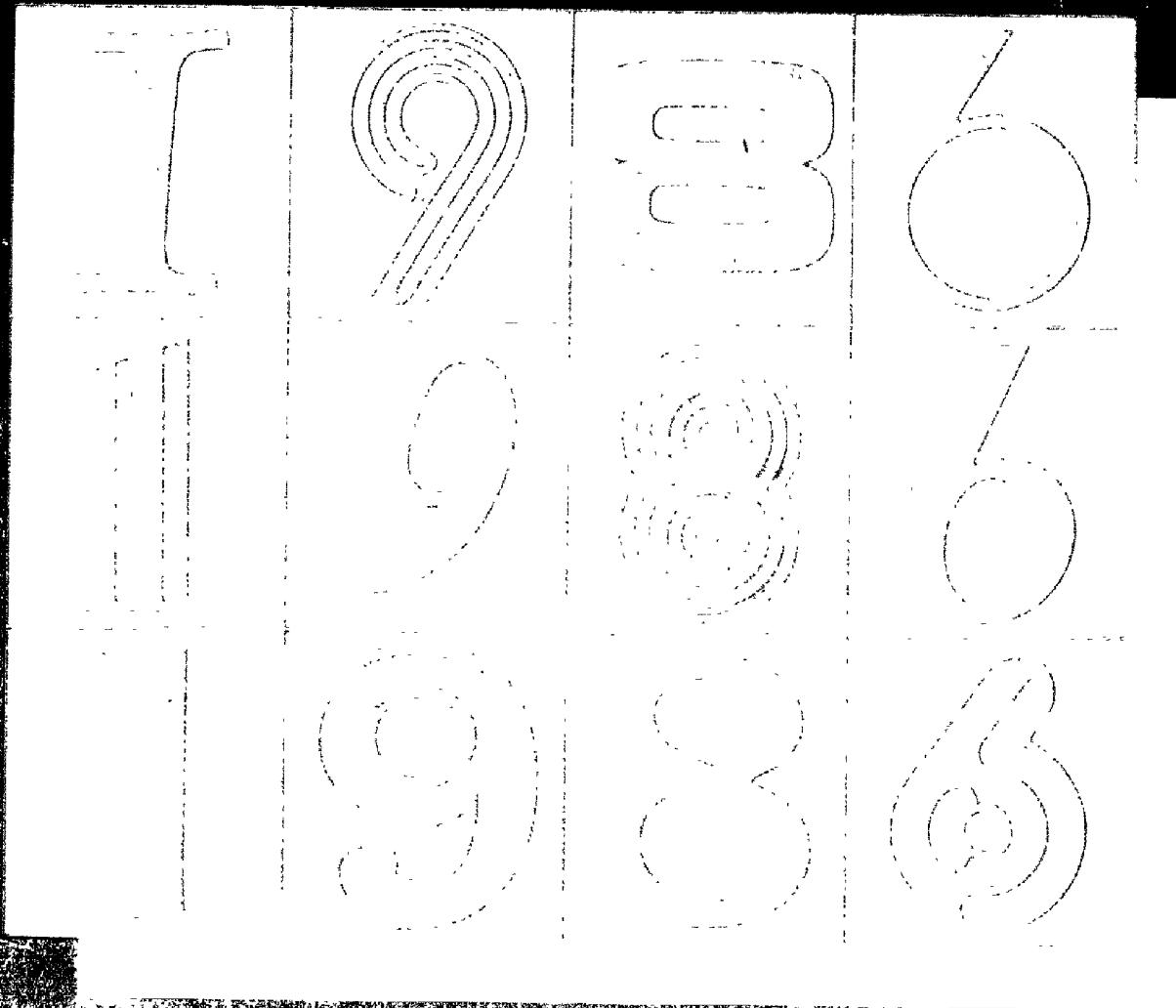


# AMERICAN ACADEMY OF ACTUARIES 1986 YEARBOOK



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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,

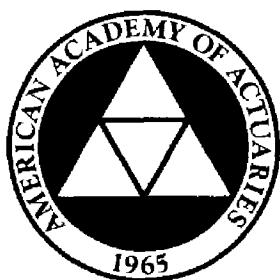
"See! this our fathers did for us."

JOHN RUSKIN

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# **AMERICAN ACADEMY OF ACTUARIES**

## **1986 YEARBOOK**



PUBLISHED BY THE AMERICAN ACADEMY OF ACTUARIES

Headquarters:	Membership Administration:
1720 I Street, N.W., 7th Floor	500 Park Boulevard
Washington, D.C. 20006	Itasca, Illinois 60143
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LISTINGS AS OF NOVEMBER 1, 1985

MADE IN THE UNITED STATES OF AMERICA

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## HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

It was on October 25, 1965 that the American Academy of Actuaries was organized as an unincorporated association to serve the actuarial profession in the United States. The corresponding national body in Canada, the Canadian Institute of Actuaries, had been incorporated earlier 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 resolution indicated that the needs of fraternal actuaries have been increasingly met by other actuarial organizations and that the National Fraternal Congress now provides a forum for fraternal actuaries.

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, thereby creating one class of membership designated Members of the American Academy of Actuaries, as well as setting the experience required at three years of responsible actuarial work. Subsequently, the Academy Board set the basic educational requirement at Associate-ship 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 arise. The Board of Directors is assisted by separate committees in this field. One of these, the Committee on Guides to Professional Conduct, keep the Guides and Opinions current and appropriate, the other, the Committee on Discipline, considers questions that arise about the conduct of any individual member.

**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, and in the determination of dividends under individual life insurance and annuity policies. The Guides to Professional Conduct and related Opinions require that actuaries take these pronouncements into consideration and be prepared to support use of assumptions or methods that vary from them.

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 of practice on a comprehensive basis rather than on the fragmentary basis prior to its creation.

**LEGAL RECOGNITION.** In December 1966, the National Association of Insurance Commissioners adopted a resolution supporting recognized standards of actuarial competence and conduct and urging each commissioner to support the efforts of the Academy to gain official recognition. Many states now have regulations that recognize Academy membership as qualification for signing insurance company annual state-

ments; 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.

**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, which have since been broadened to serve the Conference of Actuaries in Public Practice also. A major step to increase the value and influence of the Academy was taken in January 1976 when Stephen G. Kellison was appointed Executive Director 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 Chicago.

**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*, while the geographic listing is a new addition to the *Yearbook* in 1986. In 1986 a tabulation of *Enrolled Actuaries Listed Alphabetically and Geographically* was printed updating a tabulation done 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 new supplement, the *Government Relations Watch*, was added to each issue to summarize the government relations activity of the Academy. Also, the *Enrolled Actuaries Report*, originally a special section of the *Newsletter*, has been turned into a separate publication. Finally, the *Journal* has been published as a record of each annual meeting since the 1975 annual meeting. Since 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* and an *Issues Digest* 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.

## BOARD OF DIRECTORS

### *OFFICERS*

	Term Expires
Bartley L. Munson, <i>President</i>	1986
Preston C. Bassett, <i>President-Elect</i>	1986
Harold J. Brownlee, <i>Vice President</i>	1986
Edward H. Friend, <i>Vice President</i>	1987
W. James MacGinnutie, <i>Vice President</i>	1987
Carl R. Ohman, <i>Vice President</i>	1986
Robert H. Dobson, <i>Secretary</i>	1986
Burton D. Jay, <i>Treasurer</i>	1986

### *PAST PRESIDENTS*

A. Norman Crowder, III	1986
M. Stanley Hughey	1987

### *ELECTED*

Robert A. Anker	1987
Daphne D. Bartlett	1986
Linda L. Bell	1987
James F. A. Biggs	1986
Elsbeth T. Erbe	1986
Wayne H. Fisher	1988
Daniel J. Flaherty	1986
Harper L. Garrett, Jr.	1988
Norman S. Losk	1988
Thomas M. Malloy	1987
Daniel J. McCarthy	1987
Stewart G. Nagler	1987
Leroy B. Parks, Jr.	1987
Jay C. Rippis	1988
Jerome A. Scheibl	1986
Richard H. Snader	1988
Virgil D. Wagner	1988
Benjamin R. Whiteley	1986

## BOARD OF DIRECTORS



Bartley L. Munson  
*President*



Preston C. Bassett  
*President-Elect*



Harold J. Brownlee  
*Vice President*



Edward H. Friend  
*Vice President*



W. James MacGinnitie  
*Vice President*



Carl R. Ohman  
*Vice President*



Robert H. Dobson  
*Secretary*



Burton D. Jay  
*Treasurer*



A. Norman Crowder, III  
*Past President*



M. Stanley Hughey  
*Past President*



Robert A. Anker



Daphne D. Bartlett



Linda L. Bell



James F. A. Biggs



Elsbeth T. Erbe



Wayne H. Fisher



Daniel J. Flaherty



Harper L. Garrett, Jr.



Norman S. Losk



Thomas M. Malloy



Daniel J. McCarthy



Stewart G. Nagler



Leroy B. Parks, Jr.



Jay C. Rippes



Jerome A. Scheibl



Richard H. Snader



Virgil D. Wagner



Benjamin R. Whiteley

## ACADEMY STAFF



Stephen G. Kellison  
*Executive Director*



Erich Parker  
*Director of Public Information*



Cynthia A. Sharp  
*Director of Administration*



Gary D. Simms  
*General Counsel*

## HEADQUARTERS AND STAFF

HEADQUARTERS  
1720 I Street, N.W. 7th Floor  
Washington, D.C. 20006  
(202) 223-8196

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

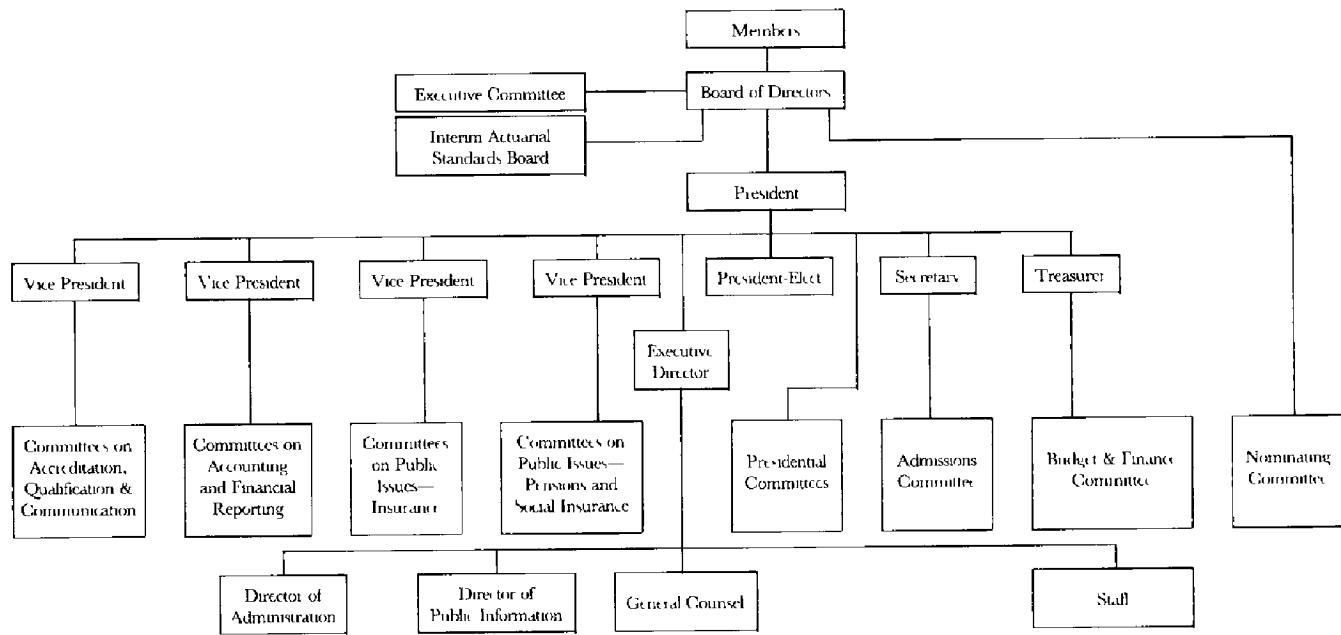
Erich Parker <i>Director of Public Information</i>	M Kathleen Dearing <i>Publications Manager</i>
Cynthia A. Sharp <i>Director of Administration</i>	Audrey Green <i>Convention Assistant</i>
Gary D. Simms <i>General Counsel</i>	Gwendolyn E. Hughes <i>Secretary/Word Processing Operator</i>
	Sheila Y. Jones <i>Word Processing Administrator</i>
	Eleanor Mower <i>Actuarial Standards Coordinator</i>
	Christine E. Nickerson <i>Public Affairs Specialist</i>
	Joanne M. Parker <i>Receptionist/Secretary to Executive Director</i>
	Mildred F. Prioleau <i>Convention Manager</i>
	Susan L. Wilson <i>Financial Manager</i>

## MEMBERSHIP ADMINISTRATION

500 Park Boulevard  
Itasca, Illinois 60143  
(312) 773-4204

Madeline M. Madden, *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 Bartley L. Munson

### 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.

Bartley L. Munson <i>President</i>	Harold J. Brownlee <i>Vice President</i>
Preston C. Bassett <i>President-Elect</i>	Edward H. Friend <i>Vice President</i>
Robert H. Dobson <i>Secretary</i>	W. James MacGinnitie <i>Vice President</i>
Burton D. Jay <i>Treasurer</i>	Carl R. Ohman <i>Vice President</i>
	M. Stanley Hughey, <i>Immediate Past President</i>

### 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	Subcommittee for Officers
A. Norman Crowder, III <i>Chairperson</i>	A. Norman Crowder, III <i>Chairperson</i>
M. Stanley Hughey <i>Vice Chairperson</i>	M. Stanley Hughey <i>Vice Chairperson</i>
E. Paul Barnhart	Preston C. Bassett
Preston C. Bassett	Harold G. Ingraham, Jr.
Phillip N. Ben-Zvi	Bartley L. Munson
James R. Berquist	Jack M. Turnquist
Douglas C. Borton	Michael A. Walters
Harold J. Brownlee	
Robert H. Dobson	
Ronald E. Ferguson	
John H. Harding	
Willard A. Hartman	
Burton D. Jay	
Bartley L. Munson	
Joseph J. Stahl, II	
Marc M. Twinney	
Michael A. Walters	

### 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, <i>Chairperson</i>	
Waid J. Davidson, Jr.	William F. Lumsden
Andrew Delaney	W. James MacGinnitie
Luther O. Forde	Rodger R. Patrick
Richard M. Fridley	William David Smith
Michael Fusco	William A. Spare
George S. Ling, Jr.	Bernard L. Webb
Denis W. Loring	Benjamin R. Whiteley

### 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.

William A. Halvorson, <i>Chairperson</i>	
James R. Berquist	Willard A. Hartman
John A. Fibiger	Barbara J. Lautzenheiser
Edward H. Friend	W. H. Odell
David G. Hartman	

### 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, <i>Chairperson</i>	
Douglas C. Borton	George D. Morison
Ardian C. Gill	Donald A. Rholl
C. K. Khury	Walter S. Rugland

**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*

Judy Faucett

Linda S. Need

Lawrence J. McKearney

Dale Nelson

Note This committee is under the supervision of Robert H. Dobson, 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

Burton D. Jay, *Chairperson*

Preston C. Bassett

Daniel J. McCarthy

Robert H. Dobson

Jerome A. Scheibl

Norman S. Losk

**Audit Subcommittee**

Jerome A. Scheibl, *Chairperson*

Norman S. Losk

Daniel J. McCarthy

Note This committee is under the supervision of Burton D. Jay, Treasurer.

## 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.

John A. Fibiger, *Chairperson*

Ronald L. Bornhuetter, *Vice Chairperson*

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

## 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*

## 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.	Raymond F. McCaskey
Steven A. Eisenberg	Stephen A. Meskin
Herbert A. Fritch	Dennis M. Monaghan
Larry M. Gorski	Irwin J. Stricker
Matt B. Jones, Jr.	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.

(To be announced)

### Subcommittee on Dividends and Other Non-Guaranteed Elements

William T. Tozer, <i>Chairperson</i>	William A. Phillips
C. Lawrence Edris	Owen A. Reed
Harry D. Garber	Robert E. Schneider
James W. Kembel	Richard M. Stenson
Leo Lebos, Jr.	John B. Yanko
Walter N. Miller	

**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.

Thomas D Levy, *Chairperson*

Douglas J. Carey	Kenneth W. Porter
Robert L. Forrest	Carol W. Profer
Harper L. Garrett, Jr.	Richard G. Roeder
Robert W. Haver	Jerauld G. Spigal
Richard S. Hester, Sr	Howard Young
Joseph P. Macaulay	

**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.

(To be announced)

## COMMITTEES ON ACCREDITATION, QUALIFICATION AND COMMUNICATION

Under the supervision of Carl R. Ohman, 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

Jack M. Turnquist, *Chairperson*

Mary H. Adams	Michael B. McGuinness
Paul C. Cowan	George D. Morison
Barbara J. Eversberg	David M. Reade
Jarvis Farley	Mavis A. Walters

### 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.

Walter S. Rugland, *Chairperson*

James R. Berquist	James F. Reiskytl
John K. Booth	Robert J. Schuler
Burnett Halstead	Joseph J. Stahl, II

### SPECIAL COMMITTEE ON PENSION QUALIFICATIONS

The purpose of this Committee is to review qualifications required under ERISA for enrolled actuaries to determine whether it would be appropriate to recommend changes in those qualifications. The Committee also addresses other qualification issues in the pension area that may arise.

Joseph J. Stahl, II, *Chairperson*

Peter A. Bleyer	Joseph J. Leube
Harold J. Brownlee	

## 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 Insurance are ex officio members.)

Carl R. Ohman, *Chairperson*

E. Paul Barnhart	Harold Leff
Gary E. Dahlman	Michael J. Miller
Robert H. Dobson	Thomas F. Murrin
Daniel J. Flaherty	Jerome A. Scheibl
Burton D. Jay	

### 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.

Henry W. Siegel, *Chairperson*

Clyde G. Lonergan	Bradley M. Smith
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### COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications

Mavis A. Walters, *Chairperson*

Warren P. Cooper	Richard G. Schreitmüller
Anthony C. Deutsch	Charles B. H. Watson
Thomas M. Malloy	

## COMMITTEES ON ACCOUNTING AND FINANCIAL REPORTING

Under the supervision of Harold J. Brownlee, 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.

Allan D. Affleck, *Chairperson*

Donald F. Behan	Kenneth A. Klinger
Gregory J. Carney	Paul Kolkmann
Kris Cloninger, III	Daniel J. Kunesh
John T. Glass	Robert D. MacLennan
R. Thomas Herget	Randall Mire
Richard J. Horn	Jan L. Pollnow
P. James Housholder	Edward S. Silins
William D. Kerrigan	Richard A. Swift
Michael J. Kinzer	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*

Linda L. Bell	Robert P. Irvin
Vincent P. Connor	Frederick O. Kist
James A. Faber	Douglas F. Kline
Walter J. Fitzgibbon, Jr.	Ronald F. Wiser
Owen M. Gleeson	

## 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*

Darrel J. Croot	Mark L. Rosen
Edward H. Davis	William J. Schreiner
Anthony C. Deutsch	William L. Smith
Donald E. Fuerst	James A. Stinchcomb
Paul A. Gewirtz	John Harry Williams

### COMMITTEE ON RELATIONS WITH ACCOUNTANTS

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

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

P. Adger Williams, *Chairperson*

Mary H. Adams	Stephen P. Lowe
Allan D. Affleck	Lawrence N. Margel
John A. Fibiger	Robert J. Schuler
Harper L. Garrett, Jr.	Virgil D. Wagner

## COMMITTEES ON PUBLIC ISSUES— INSURANCE

Under the supervision of W. James MacGinnitie,  
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, are generally referred to the appropriate committee for action.

E. Paul Barnhart, *Chairperson*

William J. Bugg, Jr.	Thomas G. Nelson
J. Martin Dickler	Allen J. Sorbo
Ronald G. Harris	Margaret Wilkinson Tiller
Richard H. Hoffman	Gordon R. Trapnell
Paul Janus	Edward J. Wojcik
Lloyd F. Mathwick	Ronald M. Wolf

#### Subcommittee on Alternate Delivery Systems

Lloyd F. Mathwick, *Chairperson*

Herbert A. Fritch	David E. Norton
Richard H. Hoffman	Harry L. Sutton, Jr.
Robert B. Koch	

#### Subcommittee on Health and Welfare Plans

Thomas G. Nelson, *Chairperson*

Alan D. Ford	Richard Ostuw
Anthony J. Houghton	Jeffrey P. Peteril
Martin J. Loughlin	Thomas G. Ruehle
William J. Miner	

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

E. Paul Barnhart, *Acting Chairperson*  
Frank Rubino, *Vice Chairperson*

William A. J. Bremer	James Olsen
G. Scott Bucher	Peter M. Thexton
William J. Bugg, Jr.	John P. Wagner
Michael Kazakoff	

## COMMITTEE ON LIFE INSURANCE

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

Gary E. Dahlman, *Chairperson*

Peter F. Chapman	Jan L. Pollnow
Douglas G. Doll	William G. Poortvliet
William L. Hezzelwood	Forrest A. Richen
William C. Koenig	Richard S. Robertson
J. Alan Lauer	Anthony T. Spano
John J. Palmer	David M. Welsh

## COMMITTEE ON PROPERTY AND LIABILITY INSURANCE

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

Daniel J. Flaherty, *Chairperson*

Carole J. Banfield	Mary L. O'Neil
Howard V. Dempster	Richard W. Palczynski
Robert V. Deutsch	Charles M. Potok
David N. Hafling	Lee R. Steeneck
George M. Levine	Alfred O. Weller
Aileen C. Lyle	

## 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.

Claire L. Wolkoff, *Chairperson*

Charles A. Bryan	John O. Nigh
Gary Grant	John W. Paddon
Richard M. Jaeger	Patricia L. Seahill
Timothy D. Lee	Stanley H. Tannenbaum
Chester Lewandowski	Donald B. Thaler
Charles W. McConnell, II	Jeanne M. Wodarczyk
Melvin C. McFall	

**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.

David V. Axene, *Chairperson*

Jarvis Farley

Alwyn V. Powell

David L. Hewitt

**TASK FORCE ON CASUALTY  
LOSS RESERVE OPINIONS**

Warren P. Cooper, *Chairperson*

Martin Adler

Jerome A. Scheibl

Bertram A. Horowitz

Richard H. Snader

Carl R. Ohman

## COMMITTEES ON PUBLIC ISSUES— PENSIONS AND SOCIAL INSURANCE

Under the supervision of Edward H. Friend, 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.

Norman S. Losk, *Chairperson*

Thomas P. Bleakney	Thomas D. Levy
Yuan Chang	Joseph A. LoCicero
Darrel J. Croot	Donald M. Overholser
Paul L. Engstrom	Michael J. Tierney
Jeff Furnish	Larry D. Zimpleman
Harper L. Garrett, Jr.	

#### Subcommittee on Single Employer Plans (Excluding Title IV)

Larry D. Zimpleman, *Chairperson*  
Jan R. Harrington, *Vice Chairperson*

Dennis J. Graf	Brian W. Kruse
Jeffrey F. Hartmann	F. Jay Lingo
Albert L. Hess	David L. Lively
Allan B. Keith	John B. Thompson

#### Subcommittee on Multiemployer Plans

Joseph A. LoCicero, *Chairperson*  
Robert D. Krinsky, *Vice Chairperson*

Charles E. Farr	Martin Stempel
Nicholas J. Lacetti	Larry H. Weitzner
Steven M. Rabinowitz	

#### Subcommittee on PBGC (Single Employer Plans)

Darrel J. Croot, *Chairperson*  
Michael J. Gutfotta, *Vice Chairperson*

Edward N. Fleischer	Mark M. Twinney
James A. Gobes	

#### Subcommittee on Public Employee Retirement Systems

Donald M. Overholser, <i>Chairperson</i>	
James S. Ruble, Jr., <i>Vice Chairperson</i>	
James A. Beirne	Jon L. King
Thomas J. Cavanaugh	William A. Reimert
James B. Gardner	

#### Subcommittee on Pension Terminology

Michael J. Tierney, <i>Chairperson</i>	
Thomas P. Bleakney	Richard C. Keating
Donald L. Gowing	William C. Spencer

#### Subcommittee on Small Plans

(To be announced)

### 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.

Paul L. Engstrom, <i>Chairperson</i>	
Jenean Cordon	Robert Kodis
Kathleen Elder	Ken E. Polk
Loyd Hopper	Charles G. Thacher

### 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.

Kenneth A. Steiner, <i>Chairperson</i>	
Harry C. Ballantyne	A. Haeworth Robertson
Bradley C. Fowler	Francis M. Schauer, Jr.
Sam Guterman	Samuel E. Shaw, II
Stephen H. Klubock	James R. Swenson
Stephen H. Lehman	Gordon R. Trapnell
Robert J. Myers	

### TASK FORCE ON TAXATION OF EMPLOYEE BENEFIT PLANS

Robert H. Dobson, <i>Chairperson</i>	
E. Paul Barnhart	Thomas G. Nelson
Gary E. Dahlman	Ronald M. Wolf
Norman S. Losk	

## 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*.

Preston C. Bassett, AAA	Bartley L. Munson, AAA
Phillip N. Ben-Zvi, CAS	Richard S. Robertson, SOA
Kenneth T. Clark, CIA	Michael Rosenfelder, CIA
Willard A. Hartman, CAPP	Jack M. Turnquist, CAPP
Harold G. Ingraham, Jr., SOA	Michael A. Walters, 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.

Carl R. Ohman, SOA, <i>Chairperson</i>	
Jane C. Taylor, CAS, <i>Secretary-Treasurer</i>	
John C. Angle, AAA	Steven G. Lehmann, CAS
Douglas C. Borton, CAPP	Leonard Mactas, AAA
Randall J. Dutka, CIA	John A. Mereu, CIA
Curtis E. Huntington, SOA	Ralph G. Swail, CIA
Harold G. Ingraham, Jr., SOA	Paul A. Verhage, AAA
Fenton R. Isaacson, CAPP	Charles B. H. Watson, CAPP
J. Gary LaRose, CAS	

### 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

Burton D. Jay, SOA, <i>Chairperson</i>	
Donald D. Cody, SOA	David R. Johnston, CIA
Gary Corbett, SOA	Walter S. Rugland, AAA
John A. Fibiger, AAA	Jack M. Turnquist, CAPP
David P. Flynn, CAS	Virgil D. Wagner, AAA

### JOINT COMMITTEE ON PUBLIC RELATIONS

The purposes of this Committee are:

1. to monitor and evaluate the effectiveness of the public relations activities of the actuarial profession, as compared to the goals and the plan as recommended by the Committee, and accepted by the Council of Presidents, and
2. to recommend changes, if necessary, in either the goals or the plan in order to achieve an effective and coordinated public relations program for the profession with respect to the profession's various publics

Henry W. Siegel, AAA, <i>Chairperson</i>	
Thomas R. Bayley, CAS	Theodore J. Kowalchuk, SOA
Peter C. Hirst, CIA	Ronald C. Moore, CAPP

### JOINT COMMITTEE ON COMMITTEES

This Committee is to develop and plan for a coordinated set of committees among the various actuarial organizations with functions, activities, and subjects allocated among these committees to avoid overlap wherever possible.

Mary H. Adams, CAPP, <i>Chairperson</i>	
Dwight K. Bartlett, III, SOA	C. K. Khury, CAS
Preston C. Bassett, SOA	Michael Rosenfelder, CIA
M. Stanley Hughey, AAA	Michael A. Walters, CAS
Richard C. Keating, CAPP	P. Adger Williams, AAA

### JOINT COMMITTEE ON OPERATIONAL ECONOMIES

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

W. James MacGinnitie, AAA, <i>Chairperson</i>	
Morris W. Chambers, CIA	Burton D. Jay, SOA
John N. Feldtmose, CAPP	Josiah Lynch, CAPP
Robert B. Foster, CAS	Herbert J. Phillips, CAS

### JOINT TASK FORCE ON CONTINUING EDUCATION RECOGNITION

David M. Reade, AAA, <i>Chairperson</i>	
Daniel J. Flaherty, CAS	W. H. Odell, CAPP
Neville S. Henderson, CIA	Walter S. Rugland, SOA

**JOINT TASK FORCE ON UNIFYING THE EXAMINATION REQUIREMENTS OF THE ACTUARIAL PROFESSION**

C. K. Khury, *Chairperson*

Linda L. Bell, CAS	Anna M. Rappaport, SOA
Michael D. Demner, CIA	George B. Swick, CAPP
Carl R. Ohman, AAA	

**JOINT COMMITTEE FOR  
1989 ANNIVERSARY MEETING**

This Committee is responsible for the development of an anniversary meeting in 1989 to be cosponsored by the North American actuarial organizations.

**Steering Committee**

Thomas P. Bowles, Jr., <i>Chairperson</i>	
Edwin F. Boynton	Christopher S. Moore
M. Stanley Hughey	Robert C. Winters

**Standing Committee Chairpersons**

Program	Robin B. Leckie
Finance	Edward H. Friend
Special Events	Robert D. Shapiro
Accommodations	Richard S. Robertson
Promotion	Ronald L. Bornhuetter
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.

Irwin I. Kent, CAPP, *Chairperson*

Roger N. Marietti, CAPP, <i>Vice Chairperson</i>	
Elizabeth C. Berni, AAA	Eric P. Larson, CAPP
Donald R. Fleischer, AAA	Neil A. Parmenter, AAA
Howard Fluhr, AAA	Alan L. Reed, CAPP
Dennis J. Graf, CAPP	James S. Rubie, Jr., CAPP
Douglas C. Holden, AAA	William C. Spencer, AAA
Karen Krist, AAA	Charles G. Thacher, 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.

Jerry A. Miccolis, CAS, *Chairperson*

Richard A. Bill, CAS	Douglas F. Kline, GAS
Richard J. Fallquist, AAA	Robert S. Miccolis, AAA
Christopher P. Garand, CAS	Donna S. Munt, AAA
Bertram A. Horowitz, AAA	Ronald F. Wisser, AAA
Heidi E. Hutter, CAS	

## LIAISON APPOINTMENTS

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

Charles A. Hachemeister  
Cecil J. Nesbitt

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

Carl R. Ohman

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

Linda L. Bell

## 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) 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	1975-76	1976-77		
Henry F. Rood Thomas E. Murrin Frank J. Gradient Laurence H. Longley-Cook John H. Miller H. Raymond Strong George M. Bryce Robert E. Bruce	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Thomas E. Murrin John H. Miller Frank J. Gradient Laurence H. Longley-Cook H. Raymond Strong Andrew C. Webster Norton E. Masterson Robert E. Bruce	Thomas P. Bowles, Jr. Robert C. Winters Edwin F. Boynton Kenneth H. Ross Dale R. Gustafson M. Stanley Hughey Walter S. Rugland James O. Webb	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Robert C. Winters Edwin F. Boynton Dale R. Gustafson M. Stanley Hughey Ronald L. Bornhuetter Louis Garfin Ralph E. Edwards James O. Webb
1967-68	1968-69	1977-78	1978-79		
John H. Miller Wendell Millman Edward D. Brown, Jr. William J. Leslie, Jr. Frank J. Gradient Allen L. Mayerson Norton E. Masterson Robert E. Bruce	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Wendell Millman Walter L. Rugland Edward D. Brown, Jr. William J. Leslie, Jr. Paul T. Rotter Harold W. Schloss Norton E. Masterson Robert E. Bruce	Edwin F. Boynton Dale R. Gustafson Ronald L. Bornhuetter Louis Garfin Preston C. Bassett Charles C. Hewitt, Jr. Herbert L. DePrenger Walter L. Grace Dwight K. Bartlett, III James O. Webb	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Dale R. Gustafson Ronald L. Bornhuetter Preston C. Bassett Charles C. Hewitt, Jr. Herbert L. DePrenger Walter L. Grace Dwight K. Bartlett, III Kevin M. Ryan
1969-70	1970-71	1979-80	1980-81		
Walter L. Rugland H. Raymond Strong Paul T. Rotter Harold W. Schloss Donald F. Campbell Robert J. Myers Norton E. Masterson Robert E. Bruce	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	H. Raymond Strong Robert J. Myers Donald F. Campbell John K. Dyer Harold E. Curry Morton D. Miller William A. Halvorson Robert E. Bruce	Ronald L. Bornhuetter Walter L. Grace Mary H. Adams Herbert L. DePrenger Richard S. Robertson P. Adger Williams A. Norman Crowder, III Bartley L. Munson Charles B. H. Watson Kevin M. Ryan	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Walter L. Grace William A. Halvorson Richard S. Robertson P. Adger Williams A. Norman Crowder, III Bartley L. Munson Charles B. H. Watson Kevin M. Ryan
1971-72	1972-73	1981-82	1982-83		
Robert J. Myers Morton D. Miller Harold E. Curry Ernest J. Moorhead Robert E. Bruce Julius Vogel William A. Halvorson Dale R. Gustafson	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Morton D. Miller Ernest J. Moorhead Robert E. Bruce Julius Vogel Reuben I. Jacobson Daniel J. McNamara William A. Halvorson Dale R. Gustafson	William A. Halvorson P. Adger Williams A. Norman Crowder, III Bartley L. Munson David R. Carpenter William A. Ferguson Carl R. Ohman W. James MacGinnis	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	P. Adger Williams A. Norman Crowder, III David R. Carpenter William A. Ferguson John A. Fibiger Walter S. Rugland Carl R. Ohman W. James MacGinnis
1973-74	1974-75	1983-84	1984-85		
Ernest J. Moorhead Daniel J. McNamara William A. Halvorson Reuben I. Jacobson Thomas P. Bowles, Jr. Richard L. Johne Walter S. Rugland Dale R. Gustafson	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	Daniel J. McNamara Thomas P. Bowles, Jr. Richard L. Johne Robert C. Winters Edwin F. Boynton Kenneth H. Ross Walter S. Rugland Dale R. Gustafson	A. Norman Crowder, III M. Stanley Hughey John A. Fibiger Walter S. Rugland David G. Hartman David M. Reade Carl R. Ohman Burton D. Jay	<i>President</i> <i>President-Elect</i> <i>Vice Presidents</i>  <i>Secretary</i> <i>Treasurer</i>	M. Stanley Hughey Bartley L. Munson David G. Hartman David M. Reade Harold J. Brownlee Carl R. Ohman Robert H. Dobson Burton D. Jay

## MEETINGS CALENDAR

### ANNUAL MEETING

1986	Hyatt Regency San Antonio
September 22-24	San Antonio, Texas
1987	Hyatt Regency San Antonio
November 15-17	San Antonio, Texas
1988	The Marriott
October 24-26	Boston, Massachusetts

### CASUALTY LOSS RESERVE SEMINAR

1986	Hyatt Crystal City
September 29-30	Crystal City, Virginia
1987	Amfac Hotel
October 1-2	Minneapolis, Minnesota
1988	Atlanta, Georgia

### ENROLLED ACTUARIES MEETING

1986	Sheraton Washington Hotel
February 12-14	Washington, D.C.
1987	Sheraton Washington Hotel
February 11-13	Washington, D.C.
1988	Sheraton Washington Hotel
March 2-4	Washington, D.C.

## MEMBERSHIP STATISTICS

### SCHEDULE OF MEMBERSHIP

Particulars	Number
Membership as of November 1, 1984.	7,682
Increases:	
Admissions . . . . .	415
Reinstatements . . . . .	9
Decreases:	
Deaths . . . . .	31
Withdrawals . . . . .	50
Membership as of November 1, 1985	8,025

### ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	Membership		
	As of November 1, 1983	As of November 1, 1984	As of November 1, 1985
Insurance organization	3,526	3,654	3,788
Consulting actuary	2,799	2,920	3,102
Government	133	131	131
Academic institution	31	33	34
Other	221	236	215
Retired or not known	608	708	755
Total . . . . .	7,318	7,682	8,025

### 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, 1985

	CAS	CAPP	SOA
Members			
In one only . . . . .	824	176	5,330
CAS and CAPP . . . . .	33	33	—
CAS and SOA . . . . .	60	—	60
CAPP and SOA . . . . .	—	606	606
In all three . . . . .	21	21	21
Total . . . . .	938	836	6,017

Note: 975 Academy members do not indicate membership in any of the other organizations listed above

### ACADEMY MEMBERS WHO ARE ENROLLED ACTUARIES

As of November 1, 1985

	CAS	CAPP	SOA
Members			
In one only . . . . .	4	101	1,876
CAS and CAPP . . . . .	2	2	—
CAS and SOA . . . . .	12	—	12
CAPP and SOA . . . . .	—	519	519
In all three . . . . .	13	13	13
Total . . . . .	31	635	2,420

Note: 722 Academy members, who are enrolled actuaries, do not indicate membership in any of the other organizations listed above. 558 enrolled actuaries are non-members of the Academy

## MEMBERSHIP

### LISTINGS AS OF NOVEMBER 1, 1985

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

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

"i"—Denotes inactive status, that is, members on dues waiver as a result of retirement or disability  
 1965—Denotes Charter Member

### A

	Admitted		Admitted
<b>Aasland, Christopher, (F.S.A.), Assistant Vice President &amp; Actuary-Business Ins, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/375-4620</b>	1979	<b>Abrahams, Amy J, (F.S.A., E.A.), Associate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-1813</b>	1979
<b>Abazoris, Norman V, (F.S.A., E.A.), Partner, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000</b>	1980	<b>Abrahamson, Alice S, (F.A.), Wilham M Mercer-Meidinger Inc, 450 North Sunnyslope, Brookfield WI 53005 414/785-9669</b>	1976
<b>Abbot, Quincy S, (F.S.A.), Vice President Tax Department, CIGNA Corp, Hartford CT 06152 203/726-5091</b>	1965	<b>Abrams, Sidney L, (A.S.A., E.A.), Executive Vice President &amp; Actuary, Western Benefit Plan Consultants Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151</b>	1969
<b>Abbott, Larry M, (A.S.A.), Assistant Director, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8012</b>	1981	<b>Abramson, Steven J, (F.S.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5553</b>	1967
<b>Abbott, Michael E, (F.S.A., E.A.), Senior Vice President &amp; Chief Actuary-Life, American Republic Insurance Co, 6th and Keosauqua Way, Des Moines IA 50334 515/245-2152</b>	1977	<b>Abroe, Michael S, (F.S.A.), Vice President/Health Actuary, Bankers Life &amp; Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000</b>	1979
<b>Abbott, Paul H, Jr., (E.A.), President, The Paul Abbott Company, PO Box 1191, McLean VA 22101 703/442-8182</b>	1980	<b>Absey, Donald M, (E.A.), Executive Vice President, National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda Box 34080, Los Angeles CA 90034 213/390-8801</b>	1976
<b>Abbott, Varnum J, Jr., (F.S.A., E.A.), Associate Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2448</b>	1966	<b>Abzug, Robert G, (A.S.A.), Actuarial Assistant, Teachers Insurance &amp; Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5331</b>	1983
<b>Abegglen, Thomas E, (F.C.A., F.S.A., E.A.), Consulting Actuary, Tillinghast Nelson &amp; Warren, 10955 Lowell, Suite 600, Overland Park KS 66210 913/451-3000</b>	1976	<b>Achenbach, Susan H, (E.A.), Principal, Touche Ross &amp; Co, 111 East Wacker Drive, Chicago IL 60601 312/644-8900</b>	1978
<b>Abelanet, Carolyn, (M.C.A., A.S.A., E.A.), Consultant, A S Hansen Inc, 3600 Interfirst Building, Dallas TX 75270 214/748-0501</b>	1982	<b>Ackerman, David B, (F.S.A., E.A.), Consulting Actuary, Tillinghast Nelson &amp; Warren, 10955 Lowell Suite 600, PO Box 25468, Overland Park KS 66225 314/862-7611</b>	1980
<b>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 03/983-6666</b>	1975	<b>Acuff, Lucian B, (A.S.A.), Managing Director, William M Mercer-Meidinger Inc, 404 BNA Drive, Building 200, Nashville TN 37217 615/367-2619</b>	1980
<b>Ablin, Marlene J, (F.S.A., E.A.), Account Manager, Hewitt Associates, 600 17th Street, Denver CO 80202 303/573-8863</b>	1976	<b>Adams, David G, (F.S.A., E.A.), Principal, Towers Perrin Forster &amp; Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700</b>	1974
		<b>Adams, Gregory D, (A.S.A.), Assistant Actuary, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-8446</b>	1979

	Admitted		Admitted
<b>Adams, J Ross</b> , (F.S.A.), 1545 Grand Avenue, Astoria OR 97103 503/325-3296	1 1965	<b>Ain, Samuel N</b> , (F.C.A., A.C.A.S., A.S.A., E.A.), 315 West 70th Street, New York NY 10023	1 1965
<b>Adams, Mary Hardiman</b> , (F.C.A., A.S.A., E.A.), Consulting Actuary & Director, Actuarial Practice, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1965	<b>Akers, Michael J</b> , (F.S.A.), Vice President, M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970	1982
<b>Adams, Patricia M</b> , (F.S.A., E.A.), 18 Sherwood Lane, Norwich CT 06360 203/889-7624	1976	<b>Akhtar, Saiyid S</b> , (A.S.A.), Director, Akhtar & Hasan Ltd, State Life Building #1, Chundrigar Road, Karachi Pakistan 2 221084	1982
<b>Adams, Samuel P</b> , (F.S.A.), 304 North Second Street, Leland MI 49654	1 1965	<b>Aki, Alvin Willie</b> , (A.S.A.), 1693 Monterey Drive, Clearwater FL 33516 813/799-1895	1981
<b>Adams, Thomas P</b> , (E.A.), Vice President & Actuary, Miami Valley Pension Service, 550 Talbott Tower, Dayton OH 45402 513/223-5410	1979	<b>Akins, C Charles</b> , (E.A.), Vice President & Actuary, Kimball Akins & Bigwood Inc, 69 Hickory Drive, Waltham MA 02154 617/890-0756	1976
<b>Adams, Timothy J</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 1211 SW 5th Avenue, Suite 1250, Portland OR 97204 503/241-8307	1982	<b>Alam, Asghar E</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1980
<b>Addiego, James P</b> , (A.S.A.), Vice President and Actuary, Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019 212/484-9311	1971	<b>Albert, Faye</b> , (F.S.A.), Senior Vice President & Chief Actuary, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1972
<b>Addink, Donald L</b> , (F.S.A.), Chief Actuary, Lifeshares Services Company, 300 West Osborn Road, Phoenix AZ 85011 602/264-9851	1980	<b>Albracht, Fred J</b> , (F.S.A.), Vice President & Actuary, ICH Companies, 7887 East Bellevue Avenue, Englewood CO 80111 303/779-1111	1980
<b>Adelstein, Victor A</b> , (F.S.A., E.A.), Associate Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1972	<b>Albright, William R</b> , (A.S.A.), Assistant Actuary, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8224	1984
<b>Adkins, Donald E</b> , (E.A.), President, Business Actuaries Inc, 2200 Hillsboro Road, PO Box 121584 - Suite 303, Nashville TN 37212-1584 615/292-6265	1980	<b>Aldorizio, Robert P</b> , (F.C.A.S.), Assistant Vice President, Crum & Forster Personal Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3470	1979
<b>Adler, Martin</b> , (F.C.A.S.), Vice President & Actuary, Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2083	1970	<b>Aldrich, William C</b> , (F.C.A.S.), Vice President, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1965
<b>Adornato, Paul D</b> , (F.S.A., E.A.), Vice President, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1972	<b>Alenik, Bernard</b> , (A.S.A.), Senior Research Assistant, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3615	1967
<b>Aerts, Theresa M</b> , (A.S.A.), Bankers Life Insurance of Nebraska, PO Box 81889, Lincoln NE 68501 402/467-7784	1984	<b>Alexander, George</b> , (F.S.A.), Six Canterbury Crescent, Islington ON Canada M9A 5A5 416/233-5353	i 1966
<b>Affleck, Allan D</b> , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3300, Seattle WA 98101 206/624-7940	1966	<b>Alexander, Robert A, Jr.</b> , (F.S.A.), Vice President & Actuary, Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3114	1971
<b>Agatston, John S</b> , (F.S.A., E.A.), Actuarial Services, 5704 Elgin Street, Pittsburgh PA 15206 412/661-6292	1980	<b>Alexander, Silas J</b> , (A.C.A.), Vice President & Treasurer, Govt Personnel Mutual Life, 800 NW Loop 410, PO Box 32266, San Antonio TX 78284 512/341-6161	1966
<b>Agree, John E</b> , (A.S.A., E.A.), Consulting Actuary, 1100 Centennial Boulevard, Suite 235, Richardson TX 75081 214/234-3770	1968	<b>Alexander, William</b> , (M.C.A., A.S.A., E.A.), Home Life Insurance Company, Group Pension, One Centennial Avenue, Piscataway NJ 08854 201/980-4429	1978
<b>Aglira, Robert B</b> , (F.C.A., F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1900 Market Street, Suite 600 - The Atrium, Philadelphia PA 19103 215/864-0900	1977	<b>Alff, Gregory N</b> , (F.C.A.S.), Associate Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6250	1977
<b>Agrimson, Gerald</b> , (F.S.A.), Assistant Actuary, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3587	1978	<b>Alford, Timothy J</b> , (F.S.A., E.A.), Second Vice President & Associate Director Ins, Lincoln National Life Insurance Co, PO Box 1110, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3126	1979
<b>Aguinaldo, Leonardo C</b> , (A.S.A.), Actuary, California Public Employees' Retirement System, 1416 Ninth Street, Sacramento CA 95809 916/323-0231	1981	<b>Alfuth, Terry J</b> , (F.C.A.S.), Assistant Vice President & Actuary, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6763	1979
<b>Ahmad, Sayed A</b> , (A.S.A.), Vice President & Actuary, American Life Insurance Co, PO Box 5984, Sharja United Arab Emirates	1979	<b>Alhanti, Mark Stuart</b> , (F.S.A.), Senior Actuarial Assistant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06105 203/273-2772	1984
<b>Ahrens, John K</b> , (F.S.A.), Vice President, Community Mutual Insurance Co, 1351 Wilham H Taft Road, Cincinnati OH 45206 513/872-8100	1980		
<b>Ahuja, Sushil K</b> , (A.S.A., E.A.), 6415 Fairbanks Street, New Carrollton, MD 20784	1976		
<b>Aikman, Roy W</b> , (A.S.A., E.A.), Consulting Actuary, 1900 West 75th Street, Suite 201, Prairie Village KS 66208 913/362-7144	1966		

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<b>Ali, Mohammed Nasim</b> , (A.S.A.), <i>Direct Response Product Manager</i> , Allstate Life Insurance Co, Allstate Plaza South -12, Northbrook IL 60062 312/291-4715	1982	<b>Alpern, Lawrence</b> , (A.S.A.), 1052 Thomas Road, Glen Burnie MD 21061	1 1966
<b>Ali, Syed A</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178 305/594-3224	1982	<b>Alpert, Frank J</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6578	1965
<b>Alin, Steven I</b> , (F.A.), <i>Executive Vice President</i> , Lambert M Huppeler Co Inc, 260 Madison Avenue, New York NY 10016 212/818-1380	1976	<b>Alps, Robert A</b> , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 233 South Wacker Drive, Suite 5600 Sears Tower, Chicago IL 60606 312/876-2000	1983
<b>Allan, Harry E</b> , (F.C.A., F.S.A., F.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3426	1965	<b>Altman, Ian H</b> , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer-Meidinger Inc, Three Embarcadero Center, Suite 1250, San Francisco CA 94111 415/393-5300	1984
<b>Allan, William</b> , (F.S.A., E.A.), <i>Consultant</i> , 532 Harrison Avenue, Harrison NY 10528 914/967-1070	i 1965	<b>Altman, Jeffrey N</b> , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/237-6030	1981
<b>Allard, Maynard W</b> , 24 Sherwood Road, East Harwich MA 02645	i 1966	<b>Altman, Kenneth</b> , (F.S.A., E.A.), <i>President</i> , Altman & Brown Inc, Corporate Plaza East, Washington Avenue Extension, Albany NY 12203 518/869-1001	1965
<b>Allen, Barbara J</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Equitable Life Assurance Society, 195 Broadway, New York NY 10007 212/618-5222	1979	<b>Altschuler, Michael C</b> , (F.S.A.), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5391	1965
<b>Allen, Barry T</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082-1957 203/741-3441	1977	<b>Alvord, Morgan H</b> , (F.S.A.), Five West View Drive, Apt 5L, Bloomfield CT 06002	i 1965
<b>Allen, Dale</b> , (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3632	1976	<b>Ames, John Francis</b> , (A.S.A.), <i>Assistant Health Actuary</i> , Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8039	1983
<b>Allen, David W</b> , (F.S.A.), <i>Director</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5238	1983	<b>Amalie, William P</b> , (F.C.A.S.), <i>Associate Actuary</i> , Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/725-6640	1966
<b>Allen, Edward S</b> , (F.C.A.S.), 10 Randall Drive, Suffield CT 06078	i 1965	<b>Ammann, Eric K</b> , (A.S.A., E.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V Suite 350, Dallas TX 75231 214/363-2451	1983
<b>Allen, Harold G</b> , (F.S.A.), 8945 Oakmont Drive, Santa Rosa CA 95405	i 1965	<b>Amodeo, Anthony</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Actuary-Pensions (2-H), New York NY 10010 212/578-6492	1975
<b>Allen, Henry G</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5296	1965	<b>Amoroso, Vincent</b> , (F.C.A., F.S.A., E.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 1990 K Street NW, Washington DC 20006 202/223-9525	1978
<b>Allen, Howard D</b> , (F.S.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6030	1965	<b>Amrine, Frank M</b> , (F.S.A.), <i>Vice President - Actuary</i> , National Casualty Company, 4242 Lindell Boulevard, St Louis MO 63108 314/652-1414	1975
<b>Allen, James F</b> , (F.S.A.), <i>Associate Actuary</i> , Federal Kemper Life Assurance Co, Kemper Insurance Building, Long Grove IL 60049 312/540-2275	1971	<b>Amundson, Richard B</b> , (A.C.A.S.), <i>Treasurer</i> , Northwestern National Life Insurance, 100 Washington Square, PO Box 1725, Minneapolis MN 55440 612/342-3428	1984
<b>Allen, Jerry D</b> , (E.A.), <i>Consulting Actuary</i> , Pension Financial Services, 2951 Flowers Road South, Suite 111, Atlanta GA 30341 404/451-4393	1981	<b>Ancona, Philip F</b> , (M.C.A., A.S.A., E.A.), <i>Principal and Actuary</i> , Coast Consultants, 820 Manhattan Avenue, Suite 204, Manhattan Beach CA 90266 213/374-3431	1976
<b>Allen, Linda S</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Protective Life Corp, 2801 Highway 280 South, Birmingham AL 35223 205/879-9230	1980	<b>Anderegg, David S</b> , (F.C.A., E.A.), 6030 Harbord Drive, Oakland CA 94611 415/339-2037	i 1966
<b>Allen, Ruth E</b> , (E.A.), <i>Director</i> , <i>Actuarial Projects</i> , Data Plans Inc, 6620 Southpoint Drive South, Suite 500, Jacksonville FL 32216 904/739-0800	1981	<b>Andersen, Daniel D</b> , <i>Vice President, Actuarial Services</i> , Blue Cross/Blue Shield of Iowa, 636 Grand Avenue, Des Moines IA 50307 515/245-4584	1985
<b>Allen, William E</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6124	1979	<b>Andersen, Robert W</b> , (E.A.), <i>Associate Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1985
<b>Allison, Charlie R</b> , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1983	<b>Andersen, Theodore F</b> , (E.A.), <i>Actuary</i> , Madison Pension Services Inc, White Plains Office Park, 709 Westchester Avenue, White Plains NY 10604 914/682-0770	1976
<b>Allison, William A</b> , (A.S.A.), <i>Vice President - Group US</i> , Confederation Life Insurance Co, 280 Interstate North, PO Box 105103, Atlanta GA 30348 404/953-5212	1984		
<b>Allstrom, H Willard</b> , (A.C.A., A.S.A., E.A.), 35 Parkway Drive, Rye NY 10580 914/967-3296	i 1966		

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<b>Anderson, Alf H.</b> , (F.S.A.), Assistant Vice President & Assistant Actuary, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27102 919/770-2734	1969	<b>Anderson, Roy R.</b> , (F.S.A.), Anderson Associates, 35 Bartlett Drive, Madison CT 06443-1727 203/421-5060	1965
<b>Anderson, Arnold H.</b> , 6217 Ramsgate Court, Brentwood TN 37027 615/373-2378	i 1967	<b>Anderson, Sigfrid M.</b> , (A.S.A.), Staff Actuary, League Life Insurance Co, GPO Box 430-A, Detroit MI 48232 313/557-3200	1985
<b>Anderson, Arthur W.</b> , (F.C.A., A.S.A., E.A.), Consulting Actuary, 175 Fisher Street, Needham MA 02192 617/449-0556	1970	<b>Anderson, Steven E.</b> , (A.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8116	1982
<b>Anderson, Bruce C.</b> , (A.C.A.S.), Assistant Secretary, General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5409	1984	<b>Anderson, T Loyal.</b> , (A.S.A.), Route 8, PO Box 8434, Hayward WI 54843 715/634-3069	i 1966
<b>Anderson, Dean R.</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1976	<b>Andre-Hirschhorn, Karen.</b> , (A.S.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1985
<b>Anderson, Gerald A.</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 135 West 50th Street, AMA/3, New York NY 10020 212/315-7070	1980	<b>Andrews, Edward C.</b> , (A.C.A.S.), 19 Avalon Road, West Hartford CT 06117	i 1966
<b>Anderson, Henry J.</b> , (F.C.A., A.S.A., E.A.), Group Executive Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1967	<b>Angell, Charles M.</b> , (F.C.A.S.), Assistant Vice President/Actuary, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5000	1978
<b>Anderson, Homer G.</b> , (A.S.A., E.A.), 12 Cornfield Road, Windsor CT 06095	i 1966	<b>Angell, Donald C.</b> , (E.A.), President, Angell Disend & Quesnel Inc, 225 Newman Avenue, Rumford RI 02916 401/438-9250	1971
<b>Anderson, James A.</b> , (F.S.A.), Senior Vice President, First Colony Life Insurance Co, 700 Main Street, Lynchburg VA 24505 804/845-0911	1965	<b>Angelo, Paul E.</b> , (F.S.A., E.A.), Consulting Actuary, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/438-4440	1982
<b>Anderson, James C H.</b> , (F.C.A., A.S.A.), Managing Principal, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Atlanta GA 30026 404/261-5420	1966	<b>Angen, Carol L.</b> , (E.A.), Senior Pension Consultant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1976
<b>Anderson, Judy Feldman.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-2000	1984	<b>Angle, John C.</b> , (F.S.A., E.A.), Chairman of the Board, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8855	1965
<b>Anderson, Keith M.</b> , (E.A.), Consultant, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6139	1985	<b>Anglin, Elizabeth H.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9380	1977
<b>Anderson, Kenneth D.</b> , (A.S.A., E.A.), Consulting Actuary, Kenneth D Anderson Co Inc, 44 Main Street, PO Box 576, Concord MA 01742 617/259-0729	1976	<b>Anker, Robert A.</b> , (F.C.A.S.), Executive Vice President, American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46207 317/262-6677	1971
<b>Anderson, Lloyd G.</b> , 1113 Countrywood Lane, Vista CA 92083 619/727-1191	1967	<b>Annin, Roger K.</b> , (F.S.A.), Second Vice President & Senior Associate Actuary, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500	1977
<b>Anderson, Mary Virginia.</b> , (F.S.A.), Assistant Corporate Actuary, Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4801	1981	<b>Ansbacher, Joseph M.</b> , (A.S.A., E.A.), Actuary, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1983
<b>Anderson, Neil M.</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1965	<b>Anthony, John J.</b> , (F.S.A.), Consulting Actuary, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516 813/584-8128	1975
<b>Anderson, Paul W.</b> , (F.S.A.), Second Vice President/Actuary, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3721	1978	<b>Anthony, Susan Pressly.</b> , (F.S.A.), Assistant Actuary, Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850 301/279-4152	1984
<b>Anderson, Philip D.</b> , (A.S.A., E.A.), 25 Penny Meadow Road, Sudbury MA 01776	i 1966	<b>Antliff, John C.</b> , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1965
<b>Anderson, Robert C.</b> , (A.S.A.), Vice President, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/269-4000	1980	<b>Antrobus, Barbara S.</b> , (F.S.A.), Group Product Development Actuarial Consultant, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-5057	1983
<b>Anderson, Roland G.</b> , (F.S.A.), Assistant Director of Reinsurance, Lyndon Insurance Group, 700 Community Federal Center, 12555 Manchester Road, St Louis MO 63131 314/821-6060	1979	<b>Antrobus, G Michael.</b> , (F.S.A.), Second Vice President, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3244	1980
		<b>Antsis, Susan J.</b> , (A.S.A.), Director - Group Actuarial, United States Life Insurance Co, 125 Maiden Lane, New York NY 10038 212/709-6455	1982

	Admitted		Admitted
<b>Anzalone, George D.</b> , (E.A.), Manager, <i>Defined Benefits</i> , ACTI, 6410 Rockledge Drive, Bethesda MD 20817 301/530-4400	1976	<b>Arvanitis, Ernest A.</b> , (F.S.A.), 25-11 147th Street, Flushing NY 11354	1 1965
<b>Aponte, Juan B.</b> , (M.C.A.), Consulting Actuary, PO Box 8659, Santurce PR 00910	1967	<b>Arvanitis, Robert</b> , (A.S.A.), Senior Analyst, Moody's Investors Services, 99 Church Street, New York NY 10007 212/553-0414	1981
<b>Applequist, Virgil H.</b> , (A.C.A.S.), Underwriting Manager, American Agricultural Insurance Co, 225 Touhy Avenue, Park Ridge IL 60068 312/399-5725	1980	<b>Arvin, Leo</b> , Director - Administrative Services, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1971
<b>Arata, David A.</b> , (F.C.A.S.), Vice President, Tillinghast Nelson & Warren, 100 California Street, Suite 710, San Francisco CA 94111 415/362-7834	1978	<b>Asch, Nolan E.</b> , (F.C.A.S.), Vice President & Actuary, Scor Reinsurance Co, 110 William Street, 14th Floor, New York NY 10038 212/513-1777	1979
<b>Archacki, Raymond J.</b> , (F.S.A., E.A.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue - MC54, Pension Actuarial Research, Hartford CT 06156 203/636-6338	1975	<b>Aschenbrenner, John E.</b> , (F.S.A.), Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5927	1978
<b>Archer, Allan K.</b> , (F.S.A.), 80-50 Fiddlers Green Road, London ON Canada N6H 4T4	i 1969	<b>Ascher, Robert W.</b> , (F.S.A.), Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6332	1967
<b>Archibald, A Edward</b> , (F.S.A., A.C.A.S.), 200 Richardson Street, Lookout Mountain TN 37350 615/821-6385	i 1965	<b>Ashenberg, Wayne R.</b> , (F.C.A.S.), Vice President Commercial Lines, Sentry Insurance Group, 1800 North Pointe Drive, Stevens Point WI 54481 715/346-6125	1977
<b>Archibald, John C.</b> , (F.S.A.), 1704 Linn Avenue, Des Moines IA 50322	i 1965	<b>Ashton, Richard D.</b> , (F.S.A.), Second Vice President & Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1975
<b>Arganbright, A Dean</b> , (F.S.A.), President, Wisconsin National Life Insurance, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800	1965	<b>Assantes, Arthur J.</b> , (A.S.A., E.A.), Manager Support Services, CIGNA Corp, PO Box 2975, Hartford CT 06115 203/725-2500	1983
<b>Arial, David B.</b> , (F.S.A.), Vice President Marketing & Chief Actuary, Colonial Life & Accident Insurance, PO Box 1365, Columbia SC 29202 803/798-7000	1971	<b>Astrachan, Edward L.</b> , (F.S.A.), Associate Actuary, Commercial Union Life Insurance Co, One Beacon Street, Q04-07, Boston MA 02108 617/786-2328	1984
<b>Ariturk, Haluk</b> , (F.S.A.), Second Vice President & Associate Actuary, Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506	1983	<b>Athanassiades, Theodosios</b> , (F.S.A.), Senior Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2472	1967
<b>Arjani, Neville A.</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 1900 3 Mellon Bank Center, Philadelphia PA 19102 215/587-5216	1977	<b>Atkins, F Roger</b> , (F.C.A., A.S.A.), Consulting Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9285	1977
<b>Arlinghaus, Clemens G.</b> , (F.S.A., E.A.), 22 Elm Street, Tenafly NJ 07670 201/569-0450	i 1965	<b>Atkins, James D.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911	1984
<b>Arnaud, Verdun J.</b> , (E.A.), Vice President & Actuary, Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131	1970	<b>Atkins, Stephen R.</b> , (A.S.A.), Second Vice President, Group Pensions, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2934	1985
<b>Arndt, Diane L.</b> , (F.S.A.), Actuarial Consultant, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1984	<b>Atkinson, David B.</b> , (F.S.A.), Vice President & Actuary, Atlas Life Insurance Co, PO Box 1919, Tulsa OK 74102 918/583-0111	1981
<b>Arnold, Daniel M.</b> , (F.C.A., F.S.A., E.A.), Vice President, Hooker & Holcombe Inc, 65 La Salle Road, West Hartford CT 06107 203/521-8400	1969	<b>Atkinson, Howard, Jr.</b> , (A.S.A.), Director, Actuarial Services, Blue Cross/Blue Shield of Michigan, 600 Lafayette East, Detroit MI 48226 313/225-9592	1981
<b>Arnold, E Allen</b> , (F.C.A., F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105 415/543-6831	1965	<b>Attaway, Thomas H.</b> , (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
<b>Arnold, Neal E.</b> , (F.S.A.), Director Financial Planning & Analysis, Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/427-2267	1984	<b>Atteridg, John Wolcott</b> , (F.S.A., M.C.A., E.A.), Associate, William M Mercer-Meidinger Inc, PO Box 7440, San Francisco CA 94120 415/393-5753	1981
<b>Arruda, Kenneth J.</b> , (A.S.A.), Flexible Compensation Actuary, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2749	1984	<b>Attianese, Robert M.</b> , (E.A.), Consultant, 1515 84th Street, Brooklyn NY 11228 212/837-8892	i 1976
<b>Arthur, Mary Jo</b> , (M.C.A., A.S.A., E.A.), Actuarial Recruiter/Pension Consultant, E.J. Ashton & Company, 3223 North Frontage Road, Suite 2313, Arlington Heights IL 60004 312/577-7900	1982	<b>Attwood, James A.</b> , (F.S.A., E.A.), Chairman & Chief Executive Officer, MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2995	1965
<b>Artura, Raymond C.</b> , (E.A.), Enrolled Actuary, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5203	1976		

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<b>Atwood, Clarence R.</b> , (F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , Atwood & Company, 13113 Polvera Avenue, Rancho Bernardo CA 92128 619/451-6049	1970	<b>Aycock, William Thomas</b> , (F.S.A.), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1627	1984
<b>Ausburn, Miriam B.</b> , (F.S.A.), <i>Associate Actuary</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8354	1980	<b>Aylward, Thomas F.</b> , (E.A.), <i>Senior Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6715	1979
<b>Auster, Lawrence S.</b> , (F.S.A., E.A.), <i>Senior Vice President - Actuarial &amp; Investment</i> , Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000	1975	<b>Ayson, Benjamin E.</b> , (E.A.), <i>Actuary, Benefit Plan Consultants Inc</i> , 615 Piikoi Street, Penthouse Suite Four, Honolulu HI 96814 808/533-3831	1976
<b>Austin, Charles R.</b> , (E.A.), <i>Consultant</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1976	<b>B</b>	
<b>Austin, Frank S.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Nationale-Nederlanden US Corp, 1050 Connecticut Avenue NW, Washington DC 20036 202/463-7964	1978	<b>Babbit, Albert E.</b> , (F.S.A.), 242 East 19th Street, Apt 3A, New York NY 10003	1965
<b>Austin, John Paul</b> , (A.C.A.S.), <i>Underwriting Director</i> , Automobile Club of Michigan Insurance Group, Auto Club Drive, Dearborn MI 48126 313/336-1039	1980	<b>Baber, Larry D.</b> , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1970
<b>Austin, Joseph D.</b> , (F.S.A.), <i>President &amp; Chief Executive Officer</i> , Federal Life Insurance Co (Mutual), 3750 West Deerfield Road, Riverwoods IL 60015 312/520-1900	1965	<b>Bacchiocchi, Gary J.</b> , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
<b>Austin, Peter D.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Peter D Austin & Associates, 4063 Sunswpt Drive, Studio City CA 91604 213/769-1145	1977	<b>Bachan, Lall</b> , (M.C.A., A.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60606 312/782-1416	1976
<b>Autin, A Anthony, Jr.</b> , (F.S.A.), <i>Vice President, Business Development</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3421	1968	<b>Bachman, Burl Vaughn</b> , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385	1980
<b>Auvinen, Peter G.</b> , (A.S.A.), <i>Assistant Group Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/866-3494	1984	<b>Bachman, Ronald E.</b> , (F.S.A.), <i>Associate Actuary - Group</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5100	1979
<b>Auvinen, Thomas R.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Colonial Penn Life Insurance Co, Five Penn Center Plaza, 22nd Floor, Philadelphia PA 19181 215/988-5733	1972	<b>Bacon, Francis L.</b> , (A.S.A.), <i>President</i> , Bacon Associates Inc, 197 Oak Street, Natick MA 01760 617/653-3995	1966
<b>Avalon, Geraldine D.</b> , (A.C.A., E.A.), David J Cavell & Associates, 503-Euclid Office Plaza, 26250 Euclid Avenue, Euclid OH 44132 216/289-7010	1976	<b>Bacon, Robert A.</b> , (F.S.A., E.A.), <i>President</i> , Bacon & Wollman Associates Inc, 1617 J F K Boulevard, Philadelphia PA 19103 215/496-0483	1965
<b>Avellone, Francis P.</b> , (E.A.), <i>President</i> , LBO Inc, 401 North Michigan Avenue, Suite 445, Chicago IL 60611 312/321-4868	1978	<b>Bader, Lawrence N.</b> , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7069	1975
<b>Avery, James J, Jr.</b> , (F.S.A.), <i>Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5072	1979	<b>Bader, Steve</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Kansas City Life Insurance Co, 3520 Broadway, Kansas City MO 64141 816/753-7000	1979
<b>Avner, Kenneth S.</b> , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1984	<b>Badertscher, Carol L.</b> , (E.A.), <i>Advanced Actuarial Analyst</i> , Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1976
<b>Axelrod, Jerrald</b> , (F.C.A., F.S.A.), <i>President</i> , Jerrald Axelrod Consulting Actuary Inc, 24005 Plover Lane, Laguna Niguel CA 92677 714/831-5565	1966	<b>Baeckstrom, Marianne</b> , (A.S.A., E.A.), 1321 Carol Road, Meadowbrook PA 19046	1966
<b>Axene, David V.</b> , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1978	<b>Baelh, Michael E.</b> , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1981
<b>Ayache, Robert E.</b> , (E.A.), <i>Director of Benefits</i> , General Host Corp, 31 Pond Place, Cos Cob CT 06807 203/357-9900	1976	<b>Bagshaw, James J.</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , James J Bagshaw & Co, 28 Hillside Avenue, Metuchen NJ 08840 201/549-1314	1966
<b>Ayala, Ainar Dalton</b> , (E.A.), <i>Director of Operations</i> , Touche Ross & Co, 200 Renaissance Center, 13th Floor, Detroit MI 48243 612/333-2301	1982	<b>Bagwell, W Ray</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , 3506 Spicebush Trail, Greensboro NC 27410 919/288-8395	1967
		<b>Bahn, David J.</b> , (F.S.A.), <i>Associate Actuary</i> , Blue Cross/Blue Shield of Florida, PO Box 1798, 532 Riverside Avenue, Jacksonville FL 32231-0014 904/791-8131	1973
		<b>Bailey, J Russell, Jr.</b> , (F.S.A., E.A.), <i>Vice President &amp; Group Actuary</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1965

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<b>Bailey, Jerrold F.</b> , (A.S.A.), Assistant Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101    314/444-0685	1979	<b>Baker, John K.</b> , (F.S.A.), Senior Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2577	1969
<b>Bailey, John E.</b> , (F.S.A., E.A.), Senior Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7094	1970	<b>Baker, Karl T.</b> , (F.S.A.), Vice President & Actuary, Western United Life Insurance Co, West 921 Sprague Avenue, Spokane WA 99204 206/838-3384	1978
<b>Bailey, John M., III</b> , (F.S.A.), Vice President - Financial, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6484	1976	<b>Baker, Trudy J.</b> , (A.S.A.), Director of Actuarial Services, First Variable Life Insurance Co, McKinley & Lee Streets, Plaza West Building, Little Rock AR 72205 501/661-1500	1985
<b>Bailey, L Allen</b> , (F.S.A.), Development Actuary, The Continuum Company Inc, 3429 Executive Center, Austin TX 78731    512/345-5700	1980	<b>Bakos, Thomas L.</b> , (F.S.A.), President, Security Administrators Inc, PO Box 1625, Binghamton NY 13902    607/723-3551	1972
<b>Bailey, Marilyn V.</b> , (E.A.), Pension Actuary, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087    215/964-7243	1976	<b>Balbin, Ronald J.</b> , Blue Cross/Blue Shield of Northern Ohio, 2060 East Ninth Street, Cleveland OH 44115    216/687-6216	1984
<b>Bailey, Paul M.</b> , (F.S.A.), 43 Hearthstone Drive, Medfield MA 02052    617/359-8363	1965	<b>Balcerek, Rafal J.</b> , (F.C.A.S.), Consulting Actuary, 102 Warfield Road, Cherry Hill NJ 08034	1965
<b>Bailey, Richard L.</b> , (F.S.A.), Associate Actuary, Marketing Research, Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306    515/245-6863	1982	<b>Bald, Barbara</b> , (A.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10019    212/536-3088	1980
<b>Bailey, Robert A.</b> , (F.C.A.S.), Vice President, A M Best Company, Ambest Road, Oldwick NJ 08858 201/439-2200	1965	<b>Balder, Ruth P.</b> , (A.S.A., E.A.), Consulting Actuary, Williams Thacher & Rand, 330 North Charles Street, Baltimore MD 21201    301/659-0074	1977
<b>Bailey, Sidney M T</b> , (F.S.A.), 64 Claude Street, Beaconsfield PQ Canada H9W 4C2	1968	<b>Baldwin, Arthur L., III</b> , (F.S.A.), Associate Actuary, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608    617/799-4441	1982
<b>Bailey, William A.</b> , (F.S.A.), Group Health Actuary, Kemper Group, Long Grove IL 60049 312/540-2000	1965	<b>Baldwin, Craig M.</b> , (F.S.A.), Actuary, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060    203/328-6000	1979
<b>Bailey, William E.</b> , (F.C.A.), Consulting Actuary, W B Actuarial Services, 1700 Sunset Boulevard, Suite 5, West Columbia SC 29169    803/796-8514	1970	<b>Baldwin, David B.</b> , (A.S.A.), Associate Actuary, Security Administrators Inc, PO Box 1625, Binghamton NY 13902    607/723-3551	1981
<b>Bailin, Ailey</b> , (F.S.A., E.A.), Vice President and Managing Principal, Hansen Consultants Ltd, 1200 Bay Street, Suite 1002, Toronto ON Canada M5R 2A5    416/927-7470	1976	<b>Baldwin, William D.</b> , (F.C.A., F.S.A.), Senior Vice President, Product Management, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261    804/281-6933	1973
<b>Bails, Mark D.</b> , (A.S.A.), Associate Actuary, The Wyatt Company, 1839 York Street, Denver CO 80206 303/320-1261	1982	<b>Bale, Mark H.</b> , (A.S.A.), Assistant Vice President & Associate Actuary, Pioneer Mutual Life Insurance Co, 203 North Tenth Street, PO Box 2546, Fargo ND 58108    701/293-3300	1984
<b>Baily, Phillips B.</b> , (E.A.), 36150 Pauba Road, Temecula CA 92390    714/676-2273	1980	<b>Baledes, Theodore E.</b> , (F.S.A., E.A.), Vice President, Travelers Insurance Company, Data Processing Dept 8M N, One Tower Square, Hartford CT 06115 203/277-1717	1967
<b>Bain, Michael Larry</b> , (A.S.A., E.A.), Actuary, Pension Architects, 716 South Olive, Los Angeles CA 90014 213/627-3211	1980	<b>Balinski, Kenneth A.</b> , (E.A.), Actuarial Advisory Group Inc, 3223 North Frontage Road, Suite 2304, Arlington Heights IL 60004    312/506-1700	1982
<b>Bain, Peter C.</b> , (A.S.A.), Chief Actuary, Blue Cross of California, 1950 Franklin Street, Oakland CA 94659 415/645-3673	1969	<b>Balko, Karen H.</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/273-0701	1975
<b>Bainbridge, Thomas G.</b> , (A.S.A., E.A.), Consulting Actuary, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6907	1972	<b>Ball, David N.</b> , (F.S.A.), Actuary, Actuex, PO Box 762, Wilmington DE 19899    302/762-6630	1977
<b>Baird, Stephen E.</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2750, Detroit MI 48243    313/567-6616	1974	<b>Ball, Frank M.</b> , 272 Selby Ranch Road, #3, Sacramento CA 95864    916/485-4287	1969
<b>Baitler, Simon C.</b> , (F.S.A., E.A.), Executive Vice President, Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90054 213/742-3480	1975	<b>Ballantyne, Harry C.</b> , (A.S.A.), Chief Actuary, Social Security Administration, 6401 Security Boulevard, Baltimore MD 21235    301/594-2860	1971
<b>Bak, Harris N.</b> , (F.S.A.), President, Idealife Insurance Co, 30 Oak Street, PO Box 300, Stamford CT 06904 203/356-4972	1976	<b>Ballard, John D.</b> , (F.C.A., A.S.A., E.A.), Consulting Actuary, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880	1965
<b>Baker, Edward H.</b> , (F.S.A.), President, Providence Capital Enterprises Inc, 5890 South Galena Street, Englewood CO 80111    303/771-9081	1967	<b>Ballard, Larry C.</b> , (F.S.A.), President & Chief Executive Officer, Sentry Insurance A Mutual Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7222	1965

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<b>Ballard, Richard A.</b> , (F.S.A., E.A.), Vice President, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2389	1977	<b>Barks, Bradley E.</b> , (A.S.A.), Consultant, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1984
<b>Ballas, Frank William</b> , (A.S.A.), Senior Actuarial Assistant, Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811	1981	<b>Barlas, Mitchell L.</b> , (M.C.A., A.S.A., E.A.), Director, Benefits Consulting Group, Ropes & Gray, 225 Franklin Street, Boston MA 02110 617/423-6100	1979
<b>Balog, Stephen M.</b> , (A.S.A.), Assistant Actuary, Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/685-2900	1982	<b>Barlow, John R.</b> , (E.A.), Actuary, The McKay Barlow Company Inc, PO Box 211, 10 Park Place, Butler NJ 07405 201/492-1880	1981
<b>Banfield, Carole J.</b> , (A.C.A.S.), Vice President, Government & Industry Relations, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4905	1980	<b>Barlow, Lucinda B.</b> , (A.C.A.), 3801 North Meridian Street, Apt 507, Indianapolis IN 46208	i 1969
<b>Bank, Joshua David</b> , (A.S.A.), Senior Actuarial Assistant, Federal Kemper Life Assurance Co, Route 22 & Kemper Drive, D-3, Long Grove IL 60049 312/540-3157	1985	<b>Barnaby, Charles H.</b> , (F.S.A., E.A.), 9320 Chimney Corner, Dallas TX 75243	1965
<b>Bankson, Kim Richard</b> , (A.S.A.), Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111	1982	<b>Barnard, Wayne A.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, American General Life Insurance Co, 2727 Allen Parkway, PO Box 1931, Houston TX 77001 713/522-1111	1983
<b>Barabino, Richard J. Jr.</b> , (A.S.A.), William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0470	1985	<b>Barnes, Bryce</b> , Senior Manager, Peat Marwick Mitchell & Co, 150 JFK Parkway, Short Hills NJ 07078 201/467-9650	1976
<b>Barackman, Philip J.</b> , (F.S.A.), Associate Actuary, Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19103 215/988-3926	1980	<b>Barnes, Dennis A.</b> , (F.S.A.), Assistant Actuary, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4389	1981
<b>Barad, Edward L.</b> , (A.S.A., E.A.), Vice President & Actuary, Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/552-8836	1969	<b>Barnes, Galen R.</b> , (F.C.A.S.), Vice President - Actuary, Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6741	1977
<b>Baratka, John H.</b> , (A.S.A., E.A.), The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000	1972	<b>Barnes, Robert L.</b> , (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
<b>Barber, William L.</b> , (F.S.A., E.A.), First Senior Vice President & Chief Actuary, Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49016 616/968-5700	1965	<b>Barney, Harold L.</b> , (F.S.A., E.A.), Vice President & Assistant Actuary, Prudential Insurance Company, CORTF-2-Plaza, Newark NJ 08876 201/887-8461	1977
<b>Barber, William P. Jr.</b> , (F.S.A.), 13-156 Avenue, Redington Beach FL 33708	i 1965	<b>Barney, Richard J.</b> , (F.S.A., E.A.), Actuarial Director, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3805	1979
<b>Barbosa, Carlos</b> , (F.S.A.), Vice President & Corporate Actuary, North American Life Assurance Co, 105 Adelaide Street West, Toronto ON Canada M5H 1R1 416/362-6011	1982	<b>Barnhart, E Paul</b> , (F.S.A., E.A.), Consulting Actuary, 959 Gardenview Office Parkway, St Louis MO 63141 314/569-2232	1965
<b>Barclay, D Lee</b> , (A.C.A.S.), Associate Consultant, Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104 206/622-8700	1985	<b>Barnhart, Lyle H.</b> , (A.C.A., A.S.A., E.A.), 801 Tenth Avenue, Fulton IL 61252	i 1965
<b>Bardon, Thomas S.</b> , (F.S.A., E.A.), Second Vice President & Associate Group Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0728	1979	<b>Barr, Harold Isaac</b> , (A.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 2323 Bryan Street, Suite 1500, Dallas TX 75201 214/651-1184	1984
<b>Bardsley, Leonard J.</b> , (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	<b>Barrett, Joan C.</b> , (F.S.A.), Assistant Actuary, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-9239	1981
<b>Barham, Thomas C. III</b> , (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	<b>Barrett, William A.</b> , (F.C.A., A.S.A., E.A.), Senior Vice President & Actuary, National Associates Inc, 27271 Las Ramblas, Mission Viejo CA 92692 714/643-1405	1970
<b>Barker, Kenneth C.</b> , (E.A.), Director, Pension Administrative, Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5127	1976	<b>Barrette, Raymond</b> , (F.C.A.S.), Senior Vice President & Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998 415/899-2813	1979
<b>Barker, Loring M.</b> , (F.C.A.S.), 100 Palm Drive, Piedmont CA 94610	i 1965	<b>Barrow, Betty H.</b> , (F.C.A.S.), Vice President, The Reliance Companies Inc, Four Penn Center Plaza, 17th Floor, Philadelphia PA 19103 215/864-4875	1979
<b>Barker, Paul W.</b> , (F.S.A., E.A.), William M Mercer-Meidinger Inc, 1050 17th Street, Suite 1790, Denver CO 80265 303/629-6767	1976	<b>Barrows, John</b> , (A.S.A.), Actuary, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8836	1981
		<b>Barry, Dennis R.</b> , (F.S.A.), Vice President, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2380	1975
		<b>Barry, Gery J.</b> , (F.S.A.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, MC64, Hartford CT 06156 203/273-4600	1979

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<b>Barry, Robert J.</b> , (A.S.A., E.A.), Vice President & Regional Manager, Alexander & Alexander Inc, One Constitution Plaza, Boston MA 02129 617/241-9800	1976	<b>Bassman, Bruce C.</b> , (F.C.A.S.), Vice President & Actuary, Harleysville Mutual Insurance Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5010	1977
<b>Bart, Robert D.</b> , (F.C.A.S., E.A.), PO Box 367, West Bend WI 53095 414/334-2867	i 1965	<b>Basson, Steven D.</b> , (F.C.A.S.), Senior Actuarial Assistant, Hartford Insurance Group, Hartford Plaza, General Liability Unit, Hartford CT 06115 203/547-5000	1984
<b>Barstel, John E.</b> , (A.S.A., E.A.), Actuary, Actuarial Consultants Inc, 3848 Carson Street, Torrance CA 90503 213/316-1334	1981	<b>Bastian, Twila</b> , (E.A.), Bastian & Company, American Financial Center, 2400 Louisiana Boulevard NE, Albuquerque NM 87110 505/881-1947	1977
<b>Barth, Roger Lee</b> , (F.S.A.), Associate Actuary, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3242	1981	<b>Batchelder, David</b> , (A.S.A.), Lewis & Ellis Inc, 5001 College Boulevard, Suite 101, Leawood KS 66211 913/491-3388	1979
<b>Bartik, Robert F.</b> , (F.C.A.S.), Assistant Actuary, Kemper Group, Long Grove IL 60049 312/438-9157	1969	<b>Batchelder, William H.</b> , (F.S.A., E.A.), Vice President & Actuary, Western Farm Bureau Life Insurance, 1200 Lincoln Street, Denver CO 80203 303/861-8100	1971
<b>Bartimer, Herman</b> , (F.S.A., A.C.A., E.A.), 441 East 20th Street, New York NY 10010	i 1965	<b>Bateman, D H Samuel</b> , (F.S.A.), 345 Eighth Avenue, New York NY 10001 212/924-6025	i 1965
<b>Bartlett, Daphne D.</b> , (F.S.A.), Corporate Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Suite 720, Milwaukee WI 53202 414/226-1985	1972	<b>Bates, Eugene W.</b> , (F.S.A., E.A.), Executive Vice President, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1120	1965
<b>Bartlett, Dwight K. III</b> , (F.S.A., E.A.), President, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1700	1965	<b>Bates, James M.</b> , (A.S.A., E.A.), 31071 Prairie Creek Drive, Punta Gorda FL 33950 813/639-2529	i 1966
<b>Bartlett, John W.</b> , (A.C.A.S.), Director, Royal Insurance Company, 11407 Granite Street, PO Box 241388, Charlotte NC 28210 704/588-4430	1979	<b>Bates, Marel K.</b> , (F.S.A., E.A.), Vice President & Actuary, Martin E Segal Co, 520 South Virgil Avenue, Los Angeles CA 90020 213/382-1347	1976
<b>Bartlett, William N.</b> , (F.C.A.S.), Senior Consulting Actuary, Fred. S James & Co, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7436	1978	<b>Bath, John S.</b> , (F.S.A.), Actuarial Associate, United Auto Workers Union, 8000 East Jefferson Avenue, Detroit MI 48214 313/926-5000	1979
<b>Bartolain, Clifford P.</b> , (E.A.), Pension Actuary, 3203 Stillhill Drive, McHenry IL 60050 815/344-2862	1976	<b>Batho, Bruce</b> , (A.C.A.S., A.S.A.), 711 Life of Georgia Tower, Atlanta GA 30308 404/881-8800	i 1967
<b>Barton, Rosemary T.</b> , (A.S.A.), Actuarial Associate, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7168	1985	<b>Batho, Elgin R.</b> , (F.C.A.S., F.S.A.), 5219 Tower Drive, Cape Coral FL 33904	i 1965
<b>Bartz, John Lee</b> , (A.S.A., E.A.), Actuary, The Wyatt Company, 1839 York Street, Denver CO 80206 303/320-1261	1979	<b>Batory, Anthony T.</b> , (F.S.A.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06105 203/277-7823	1985
<b>Bash, Floyd A.</b> , (A.S.A.), 5201 Atlantic Boulevard, Apt 292, Jacksonville FL 32207	i 1968	<b>Battaglin, Bernard H.</b> , (A.C.A.S.), Manager Statistical Services, American Association of Insurance Services, 1035 South York Road, Bensenville IL 60106 312/595-3225	1970
<b>Bashline, Donald T.</b> , (F.C.A.S.), Associate Actuary, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5748	1980	<b>Batte, Michael C.</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 10300 North Central Expressway, Suite 350 - Building V, Dallas TX 75231	1979
<b>Bass, Frederick B.</b> , (F.C.A., F.S.A., E.A.), President, Bass Consultants Inc, 530 Wells Fargo Drive, Suite 300, Houston TX 77090-4026 713/583-0272	1975	<b>Battle, William R.</b> , (F.S.A.), President & Chief Executive Officer, Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4200	1965
<b>Bass, Irene K.</b> , (F.C.A.S.), Vice President & Senior Actuary, Crum & Forster Personal Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-4184	1980	<b>Batza, Stephen M.</b> , (A.S.A.), Vice President & Associate Actuary, Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431 603/352-4000	1984
<b>Bassett, Preston C.</b> , (F.C.A., F.S.A., E.A.), [President-Elect] Consulting Actuary, One Tanglewood Circle, Wallingford PA 19086 Jan-March 813/472-9671 April-Dec 215/565-3425	1965	<b>Baucom, B W.</b> , (F.S.A.), Vice President, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1827	1971
<b>Bassignana, Daniel F.</b> , (A.S.A.), Director, Group Products & Pricing, Transamerica Occidental Life, 1150 South Olive Street, T-1318, Los Angeles CA 90015 213/742-2283	1984	<b>Bauer, John J.</b> , (F.S.A.), Assistant Actuary, Metropolitan Life Insurance Co, 2929 Express Drive North, Hauppauge NY 11787 516/348-5837	1980
<b>Bassin, Robert</b> , Vice President, Management Applied Programming, 6420 Wilshire Boulevard, Los Angeles CA 90048 213/658-7220	1967	<b>Bauer, Nicholas</b> , (F.S.A.), President, Montreal Life Insurance Co, 630 Sherbrooke Street West, Montreal PQ Canada H3A 1E4 514/842-9151	1968
<b>Bassindale, David R.</b> , (A.S.A.), Staff Actuary, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/407-8046	1980	<b>Baum, James H.</b> , Vice President, Finance & Treasurer, Blue Cross of Lehigh Valley, 1221 Hamilton Street, Allentown PA 18102 215/820-2910	1984
		<b>Baum, Richard L.</b> , (A.S.A.), Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1979

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<b>Baumer, James D</b> , (F.S.A., E.A.), Assistant Actuary, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3949	1985	<b>Beattie, Nora M</b> , (F.S.A.), Vice President & Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5173	1965
<b>Baus, Robert D</b> , (M C.A., A.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1976	<b>Beattie, Orville C</b> , (F.C.A., E.A.), President, Benjamin-Beattie Ltd, 1000 Lake Shore Drive, Chicago IL 60611 312/649-0777	i 1965
<b>Baxter, Brian Alexander</b> , (A.S.A.), Associate Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1981	<b>Beatty, Chester D</b> , (F.S.A.), 102 Highland Crescent, Willowdale ON Canada M2L 1H1 416/444-8060	i 1967
<b>Baxter, David L</b> , (F.S.A.), Regional Marketing Director, Unionmutual Life Insurance Co, Regional Marketing Office, One Mall North, Columbia MD 21044 207/780-2211	1979	<b>Beauchamp, James R</b> , (F.S.A.), Senior Actuarial Associate, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5619	1984
<b>Bayer, Clarence E</b> , (A.S.A., E.A.), Actuary, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-5867	1981	<b>Beca, Peter</b> , (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
<b>Bayer, Gary T</b> , (F.S.A., E.A.), W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1985	<b>Bechtold, Timothy V</b> , (F.S.A.), Associate Actuary, IDS Life Insurance Company, IDS Tower, 8th Floor, Minneapolis MN 55402 612/372-2120	1980
<b>Bayles, Richard E</b> , (F.S.A.), Actuary, Savings Bank Life Insurance of Massachusetts, One Lincoln Road, Woburn MA 01801 617/938-3500	1965	<b>Beck, John T</b> , (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
<b>Bayley, Thomas R</b> , (F.C.A.S.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8273	1979	<b>Beck, Kenneth M</b> , (F.S.A.), Vice President, Financial Marketing, National Home Life Assurance Co, Liberty Park, Valley Forge PA 19493 215/648-5630	1978
<b>Bayo, Francisco</b> , (A.S.A., E.A.), Deputy Chief Actuary, Social Security Administration, 6401 Security Boulevard, Suite 700 - Altmeyer Building, Baltimore MD 21235 301/594-2862	1968	<b>Beck, Richard K</b> , (A.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>Beach, Morrison H</b> , (F.S.A.), 100 Uplands Drive, W Hartford CT 06107	1965	<b>Becker, David N</b> , (F.S.A.), Second Vice President, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2638	1980
<b>Beard, B Lynn</b> , (F.C.A., A.S.A., E.A.), Associate Actuary, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676	1969	<b>Becker, Franklin B</b> , (A.S.A., E.A.), Consulting Actuary, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6905	1984
<b>Beard, V Clark</b> , (F.C.A., A.S.A., E.A.), Vice President, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-5867	1966	<b>Becker, Johanna B</b> , (F.S.A.), Associate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2425	1978
<b>Beal, Robert W</b> , (F.S.A.), Second Vice President & Actuary, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-7604	1979	<b>Becker, Murray L</b> , (F.S.A., E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8529	1965
<b>Bealer, Donald</b> , (F.C.A.S.), Assistant Vice President, The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4366	1980	<b>Becker, R Jay</b> , (F.S.A.), Employee Benefits Consultant, 151 Tremont Street, Suite 27A, Boston MA 02111 617/482-6047	1977
<b>Beales, John H</b> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1969	<b>Becker, Ronald I</b> , (F.S.A.), Second Vice President, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2956	1978
<b>Beam, Jack L</b> , (A.S.A., E.A.), Vice President, Johnson & Higgins, 111 Veteran's Boulevard, Heritage Plaza - 16th Floor, Metairie LA 70005 205/583-3770	1979	<b>Becker, Ronald J</b> , Association Health Actuary, Lumbermens Mutual Casualty Co, Stat Actu, F-3, Long Grove IL 60049 312/540-2102	1984
<b>Bean, Richard W</b> , Senior Life Actuary, California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-3592	1967	<b>Becker, Ted</b> , (A.S.A.), Staff Actuary (Life), Texas State Board of Insurance, 1110 San Jacinto, Austin TX 78786 512/463-6335	1966
<b>Beard, Allen</b> , (E.A.), Manager, Actuarial Services Division, Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/254-4851	1966	<b>Beckert, Thomas A</b> , (F.S.A., E.A.), Vice President Group Administrative, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/861-3600	1966
<b>Beard, David R</b> , (A.S.A.), Second V.P. & Associate Actuary, Inter-State Assurance Co, 1206 Mulberry, PO Box 1907, Des Moines IA 50306 515/283-2501	1979	<b>Beckley, Jeffrey A</b> , (F.S.A.), Executive Vice President/Actuary, Firstmark Insurance Group, PO Box 7000, Indianapolis IN 46207 317/924-6829	1982
<b>Beardsley, Charles M</b> , (F.C.A., F.S.A.), Vice Chairman of the Board, Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1965	<b>Beckman, Woody</b> , (F.C.A.S.), President, W Beckman Consulting Actuary, 17641 Birch Tree Lane, Irvine CA 92715-2210 714/786-1353	1973
<b>Beasley, Floyd T</b> , (F.S.A.), 1541 68th Street, Des Moines IA 50311	1965		

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<b>Becraft, Ina M.</b> , (A.C.A.S.), Associate Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701    309/766-2075	1984	<b>Beisenherz, Robert L.</b> , (F.S.A.), Vice President, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081    214/699-2700	1974
<b>Bednar, Robert J.</b> , (A.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010    212/578-2211	1967	<b>Belden, Stephen</b> , (F.C.A.S.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/273-5704	1982
<b>Beebe, Roger O.</b> , (F.S.A., E.A.), Associate Actuary, Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5100	1975	<b>Belfer, Arthur J.</b> , (A.S.A.), Second Vice President & Associate Actuary, ICH Companies, 7887 East Belleview Avenue, Englewood CO 80111 303/779-1111	1985
<b>Beeghly, Paul</b> , (F.S.A.), Vice President & Actuary, Individual Operations, Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111	1979	<b>Bell, Allan A.</b> , (A.C.A.S.), Associate Actuary, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701    309/766-6089	1969
<b>Beekman, John A.</b> , (A.S.A.), Professor - Math Science, Ball State University, Mathematics Department, Muncie IN 47306    317/285-8659	1970	<b>Bell, Charles T.</b> , (F.S.A.), Director of Investor Relations, Aetna Life & Casualty, 151 Farmington Avenue, D222, Hartford CT 06156    203/273-6226	1976
<b>Beeler, Joseph Kent</b> , (F.S.A.), Allstate Life Insurance Co, Allstate Plaza South, Building I2, Northbrook IL 60062    312/291-6178	1979	<b>Bell, David G.</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114    216/696-6250	1981
<b>Beer, Albert J.</b> , (F.C.A.S.), Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016-1502 212/490-3460	1979	<b>Bell, George E. III</b> , (F.S.A., M.C.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015    312/295-5000	1976
<b>Beernink, Darrell W.</b> , (F.S.A.), Vice President & Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2865	1969	<b>Bell, Linda L.</b> , (F.C.A.S.), Senior Vice President & Actuary, US Insurance Group, 211 Mt Airy Road, Basking Ridge NJ 07920    201/953-3032	1979
<b>Beers, Clyde D.</b> , (F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6062	1971	<b>Bell, Michael G.</b> , (F.S.A.), Manager, Product Development, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205    601/981-7422	1980
<b>Beers, Josephine W.</b> , (F.S.A.), PO Box 239, Hermosa Beach CA 90254	1965	<b>Bell, Paul S.</b> , (F.S.A.), Actuary, American Life Insurance Co, PO Box 2226, Wilmington DE 19899 302/428-3867	1979
<b>Behan, Donald F.</b> , (F.S.A., E.A.), Director, Deloitte Haskins & Sells, 1114 Avenue of the Americas, New York NY 10036    212/790-0627	1977	<b>Bell, Stephen M.</b> , (F.S.A., E.A.), Actuary, A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631    201/569-0995	1985
<b>Behar, Robert A.</b> , (F.S.A., E.A.), Consulting Principal, A S Hansen Inc, Three First National Plaza, Chicago IL 60602    312/621-9800	1979	<b>Bell, Thomas S.</b> , (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
<b>Behl, John P.</b> , (A.S.A.), Executive Director, Large Group Accounts, General American Life Insurance Co, 700 Market Street, St Louis MO 63101    314/444-0449	1979	<b>Bellafiore, Leonard A.</b> , (A.C.A.S.), Actuarial Analyst, American International Group, 70 Pine Street, New York NY 10270    212/770-6108	1985
<b>Behling, Scott R.</b> , (A.S.A.), Staff Actuary, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919    414/734-5721	1984	<b>Bellusci, David M.</b> , (A.C.A.S.), Actuarial Assistant, California Casualty, 1900 Alameda Delas Pulgas, San Mateo CA 94402    415/574-4000	1985
<b>Behrens, Nancy A.</b> , (F.S.A.), Actuarial Associate, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701    309/766-5241	1984	<b>Belvin, William H.</b> , (F.C.A.S.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8359	1982
<b>Beiles, Herb N.</b> , (F.S.A., E.A.), Senior Vice President, Canadian Ins Operations, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8    416/928-5862	1971	<b>Bems, Vitold Arthur</b> , (E.A.), PO Box 1169, 535 Herndon Parkway, Herndon PA 22070-1169 202/797-4123	1976
<b>Beiles, Roger</b> , (A.S.A., E.A.), Actuarial Consultant, William M Mercer-Meidinger Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120    415/393-5751	1984	<b>Benbrook, Paul</b> , Partner, Benbrook Insurance Agency, 4048 Heathersage Drive, Houston TX 77084    713/463-2248	1965
<b>Beilke, Mark G.</b> , (A.S.A., E.A.), Group Pension / Enrolled Actuary, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481    715/346-6569	1985	<b>Bencivenga, David F.</b> , (A.S.A.), President, Actuarial Information & Systems International, PO Box 51, Tidioute PA 16351    202/785-9080	1979
<b>Bein, Robert L.</b> , (F.S.A., E.A.), Senior Vice President, Edward H Friend & Co, 1800 K Street NW, Washington DC 20006    202/785-9080	1971	<b>Bender, Karen</b> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605-1959 617/852-1000	1984
<b>Beirne, James A.</b> , (A.S.A., E.A.), Assistant Chief Actuary, New York City Retirement Systems, 220 Church Street, New York NY 10013 212/566-7679	1971	<b>Benedict, Elmer R.</b> , (F.S.A.), 145 Pinckney Street, Apartment 121, Boston MA 02114	1965
		<b>Benedict, Robert C.</b> , (F.S.A.), Executive Vice President, Operations, Republic National Life Group Insurance Company, 3988 North Central Expressway, Dallas TX 75204    214/824-0131	1974
		<b>Benesh, Gregory S.</b> , (F.S.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-7147	1979

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<b>Beneski, Frank A.</b> , (E.A.), Vice President, Connecticut General Life Insurance, PO Box 2975, Group Pension Division, Hartford CT 06104 203/725-2173	1976	<b>Benson, Michael Joseph</b> , (A.S.A.), Assistant Actuary, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6743	1980
<b>Bengtson, Bruce D.</b> , (F.S.A.), Principal, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1978	<b>Bentzin, Charles G.</b> , (F.S.A., E.A.), President, Charles G Bentzin Associates, 234 North Central Avenue, Suite 646, Phoenix AZ 85004 602/257-8855	1965
<b>Benincasa, Bonnie J.</b> , (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4162	1976	<b>Ben-Zvi, Phillip N.</b> , (F.C.A.S.), Senior Vice President, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4224	1969
<b>Benjamin, Deborah K.</b> , (E.A.), Senior Consultant, Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5146	1976	<b>Beram, Alfred J.</b> , (E.A.), Executive Vice President, Financial Data Planning Corp, 2675 South Bayshore Drive, Miami FL 33133 305/858-8200	1976
<b>Benner, Debbie L.</b> , (F.S.A.), Actuary, Winklevoss & Associates Inc, 3700 Market Street, Philadelphia PA 19104 215/387-1052	1985	<b>Beram, George</b> , (F.C.A., F.S.A., E.A.), President, George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610	1972
<b>Benner, Thomas H.</b> , (A.S.A.), Assistant Vice President, Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900	1979	<b>Bera-Morris, Marsha M.</b> , (F.S.A., E.A.), Consulting Actuary, The Wyatt Company, 1990 K Street NW, Suite 500, Washington DC 20006 202/857-9200	1979
<b>Bennett, Cynthia L.</b> , (A.S.A.), Senior Actuarial Associate, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6726	1985	<b>Berends, Jeffrey J.</b> , (F.S.A., E.A.), Consultant, Berends Dissinger & Associates, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613	1979
<b>Bennett, Doris J.</b> , (F.C.A., F.S.A., E.A.), Principal, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5952	1980	<b>Berendt, George J.</b> , (E.A.), Pension Consultant, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976
<b>Bennett, Frank W.</b> , (A.S.A.), Assistant Actuary, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551	1982	<b>Berens, Regina M.</b> , (F.C.A.S.), Director & Associate Actuary, Prudential Reinsurance Co, 100 Mulberry Street, PO Box 908, Newark NJ 07102 201/877-9224	1981
<b>Bennett, Melvin D.</b> , (F.S.A.), 7306 Westwood Drive, Frederick MD 21701	i 1965	<b>Beres, Joseph</b> , (E.A.), Senior Consultant, The Wyatt Company, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-2000	1976
<b>Bennett, Michael A.</b> , (F.S.A., E.A.), Associate Professor, University of Waterloo, Statistics Department, Waterloo ON Canada N2L 3G1 519/888-4487	1973	<b>Beresford, Thomas E.</b> , (F.S.A.), Assistant Vice President & Product Manager, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5086	1979
<b>Bennett, Noah H., Jr.</b> , (A.C.A.), 122 Masondale Avenue, Durham NC 27707	i 1968	<b>Berg, Roy A.</b> , (A.C.A.S., A.C.A.), Chief Actuary, American Family Life Insurance Co, PO Box 7430, Madison WI 53783 608/249-2111	1966
<b>Bennett, Norman J.</b> , (F.C.A.S., F.C.A.), Vice President, ARMCO Financial Services Group, 11370 Reed Hartman Highway, Cincinnati OH 45241 513/530-8054	1965	<b>Berg, William D.</b> , (F.S.A.), 1956 Hebron Avenue, Glastonbury CT 06033 203/278-1212	i 1965
<b>Bennett, Robert J.</b> , (E.A.), Griffith & Bennett Inc, Investment Building, 235 Fourth Avenue, Pittsburgh PA 15222 412/471-9414	1976	<b>Bergan, Thomas D.</b> , (A.S.A.), Actuary, Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1248	1982
<b>Bennett, Robert S.</b> , (A.C.A.S.), Senior Actuarial Assistant, United States Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3826	1985	<b>Bergen, Joseph S.</b> , (F.C.A., E.A.), Vice President - Administrative Services, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3038	1966
<b>Bennion, Patricia A.</b> , (E.A.), Vice President, Actuarial Associates of America Inc, Drawer 1567, Fayetteville AR 72702 501/521-4880	1981	<b>Bergen, Robert D.</b> , (F.C.A.S.), Executive Director, Investment Research Institute, Tri-View Offices, Suite 365, 110 Boggs Lane, Cincinnati OH 45246 513/772-2552	1972
<b>Benoit, Leonard L., Jr.</b> , (E.A.), Administrator, Employee Benefits Division, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2441	1976	<b>Bergene, Kent M.</b> , (A.S.A.), Staff Actuary, IDS Life Insurance Company, 800 IDS Tower, Unit 249, Minneapolis MN 55402 612/372-2218	1984
<b>Benovitz, David M.</b> , (M.C.A., A.S.A., E.A.), Consulting Actuary, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1981	<b>Berger, Alan S.</b> , (A.S.A., E.A.), Actuary, NRECA, 1800 Massachusetts Avenue, Washington DC 20036 202/857-9500	1978
<b>Benseler, Wayne M.</b> , (A.S.A.), Assistant Vice President & Chief Actuary, Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-4082	1982	<b>Berger, Arthur A.</b> , (E.A.), Senior Manager, Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 617/723-7700	1976
<b>Bensimon, Abbe Sohne</b> , (F.C.A.S.), Assistant Vice President, General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/359-2672	1983	<b>Berger, Gottfried O.</b> , President, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4900	1969
<b>Benson, Lawrence E.</b> , 1915 Cleveland Street NE, Minneapolis MN 55418 612/781-8372	i 1969	<b>Berger, Neil S.</b> , (A.S.A.), Actuarial Associate, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-1755	1984

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<b>Bergerson, Warren R.</b> , (A.S.A.), United Pacific Life Insurance Co, 33405 8th Avenue South, C-3000, Federal Way WA 98003    206/952-6770	1984	<b>Bernstein, Joel</b> , (F.S.A.), Assistant Actuary, Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521    312/887-7000	1983
<b>Bergin, James L.</b> , (F.S.A.), Senior Vice President, Occidental Life Insurance Co of North Carolina, PO Box 10234, Raleigh NC 27605    919/834-0751	1973	<b>Bernstein, Larry</b> , (F.S.A., E.A.), Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010    212/576-7951	1969
<b>Bergman, Barney</b> , (E.A.), Pension Specialist - Actuary, American Home Products Corp, 685 Third Avenue, New York NY 10017    212/878-6610	1976	<b>Bernstein, Z Samuel</b> , (A.S.A., E.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015    312/295-5000	1982
<b>Bergquist, W E</b> , (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	<b>Berquist, James R.</b> , (F.C.A.S., F.C.A.), Principal, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101    213/577-1144	1965
<b>Bergstesser, R L</b> , (F.S.A.), 49 Park Avenue, Bloomfield NJ 07003    201/748-5510	i 1969	<b>Berry, Charles H. III</b> , (F.C.A.S.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, A204, Hartford CT 06156    203/273-2903	1977
<b>Bergstrom, David A.</b> , (F.S.A.), Assistant Actuary, Western States Life Insurance Co, 700 South Seventh Street, Fargo ND 58103    701/237-5700	1982	<b>Berry, George L.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087    215/687-5644	1970
<b>Bergstrom, Richard L.</b> , (F.S.A.), Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101    206/624-7940	1979	<b>Berry, James M.</b> , (F.S.A., E.A.), Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853    203/852-1100	1979
<b>Berin, Barnet N.</b> , (F.C.A., F.S.A., E.A.), Managing Director - Chief Actuary, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036    212/997-8137	1965	<b>Berry, Raymond D.</b> , (A.S.A., E.A.), Assistant Vice President, Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601    312/565-6066	1980
<b>Berish, George L.</b> , (F.S.A., E.A.), Vice President, Johnson & Higgins, PO Box 4744, Honolulu HI 96813    808/538-1115	1978	<b>Berry, William J.</b> , (F.S.A.), 975 Corbin Avenue, New Britain CT 06052	i 1965
<b>Berk, Robert A.</b> , (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	<b>Bertelsen, Allen L.</b> , (F.S.A.), Associate Actuary, Group Insurance, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037    313/357-4800	1981
<b>Berkeley, Edmund C.</b> , (F.S.A.), President, Berkeley Enterprises Inc, 815 Washington Street, Newtonville MA 02160    617/332-5453	i 1965	<b>Bertelsen, Gary Hubert</b> , (A.S.A., E.A.), 13707 Overbrook, Houston TX 77077	1984
<b>Berkey, Stephen H.</b> , (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	<b>Bertko, John M.</b> , (F.S.A., E.A.), Principal, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105    415/957-3132	1981
<b>Berkowitz, Michael H.</b> , (F.S.A.), Senior Vice President & Actuary, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101    201/481-8673	1970	<b>Bertles, George G.</b> , (F.C.A.S.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/273-0123	1977
<b>Berman, Melvyn E.</b> , (A.S.A., E.A.), Chief Actuarial Valuation & Reports, Veterans Administration, PO Box 8079, Philadelphia PA 19101    215/951-5709	1970	<b>Bertoldo, Roy J.</b> , (A.S.A., E.A.), Vice President, Johnson & Higgins, 601 California Street, San Francisco CA 94108    415/981-6700	1967
<b>Bernardi, Richard P.</b> , (F.S.A.), Supervisor, Ernst & Whinney, 153 East 53rd Street, New York NY 10022    212/888-9100	1981	<b>Bertram, John C.</b> , (F.S.A., E.A.), 1413 Regent Place, Raleigh NC 27608    919/787-6046	i 1965
<b>Bernardo, Evelyn M.</b> , (A.S.A., E.A.), Vice President & Actuary, National Associates Inc, 27271 Las Ramblas, Mission Viejo CA 92691    213/390-8801	1982	<b>Bertronski, Anthony</b> , (A.S.A.), Actuarial Student Associate, CNA Insurance Companies, CNA Plaza, Chicago IL 60685    312/822-7724	1982
<b>Berne, David H.</b> , (F.S.A.), 860 East 15th Street, Brooklyn NY 11230	i 1966	<b>Bethel, Neil A.</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 18300 Von Karman, Suite 800, Irvine CA 92715-1025    714/851-0369	1978
<b>Berni, Betty</b> , (F.C.A., F.S.A., E.A.), Actuary & Manager, The Wyatt Company, 737 Bishop Street, Grosvenor Center - Suite 2075, Honolulu HI 96813    808/528-3434	1976	<b>Betteto, Edward</b> , (F.S.A.), Actuary, North American Life Assurance Co, 105 Adelaide Street West, Toronto ON Canada M5H 1R1    416/362-6011	1985
<b>Bernsee, Robert W.</b> , (E.A.), Partner, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015    312/295-5000	1979	<b>Betz, Edwin H.</b> , (F.S.A.), Actuary, Equitable Life Assurance Society, Two Penn Plaza, New York NY 10121    212/714-5273	1981
<b>Bernstein, Agnes</b> , (E.A.), Assistant Vice President & Actuary, Consulting Actuaries International Inc, 666 Fifth Avenue, New York NY 10103    212/586-7500	1976	<b>Betz, Ronald G.</b> , Actuarial Associate, Blue Cross/Blue Shield of Colorado, 700 Broadway, Denver CO 80273    303/831-2107	1984
<b>Bernstein, Gerald R.</b> , (A.S.A.), Associate Actuary, Milliman & Robertson Inc, 15700 Bluemound Road, Brookfield WI 53005    414/784-2250	1984	<b>Beuerlein, Robert M.</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V - Suite 350, Dallas TX 75231    214/363-2451	1982
		<b>Bevan, John A.</b> , (F.S.A.), 55 Mountain Terrace Road, West Hartford CT 06107	i 1965
		<b>Bevan, John R.</b> , (F.C.A.S.), 21 Dane Road, Lexington MA 02173    617/862-1552	i 1965

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<b>Beverage, Richard</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8268	1979	<b>Biller, James E</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 201/580-3325	1979
<b>Bevilacqua, William L</b> , (E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8573	1980	<b>Billingsley, Mark E</b> , (F.S.A.), Assistant Actuary, National Travelers Life Co, 820 Keosauqua Way, Des Moines IA 50309 515/283-0101	1984
<b>Bhave, Shashikant K</b> , (F.S.A.), Second Vice President & Actuary, Monumental Life Insurance Co, Charles & Chase Steeet, Baltimore MD 21202 301/685-2900	1971	<b>Billman, Elmer</b> , (F.S.A.), Box 5665, Greensboro NC i 27435 919/852-9659	1965
<b>Biamonte, Ronald M</b> , (F.S.A.), Associate Actuary, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441	1977	<b>Bilsborrow, John E</b> , Member, Board of Directors, Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100	i 1967
<b>Bice, Rebecca S Upchurch</b> , (A.S.A.), Assistant Actuary, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351	1980	<b>Bingham, Alfred A, Jr.</b> , (A.S.A.), Associate Actuary, Globe Life & Accident Insurance Co, Globe Life Center, Oklahoma City OK 73184 405/270-1415	1982
<b>Bickel, Stephen D</b> , (F.S.A.), Senior Vice President & Actuary, American General Corporation, 2929 Allen Parkway, Houston TX 77019 713/831-1270	1972	<b>Bingham, Gary C</b> , (F.S.A., E.A.), Second Vice President & Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979
<b>Bickerstaff, David R</b> , (F.C.A.S.), Consulting Actuary, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144	1969	<b>Biondi, Raymond B</b> , (F.S.A.), Director, Actuarial Research / Rating, Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Towson MD 21204 301/494-5441	1979
<b>Bickerstaff, Thomas A</b> , (F.S.A.), Consulting Actuary, Forecast Consultants Inc, 100 State Highway 73, Berlin NJ 08009 609/767-2392	1979	<b>Biondi, Richard S</b> , (F.C.A.S.), Actuary & Manager, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4946	1980
<b>Bicknell, Arthur</b> , (F.S.A.), Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6895	1980	<b>Birdsall, Mark William</b> , (A.S.A.), Actuarial Assistant, Midwestern United Life Insurance Co, 7551 West Jefferson Blvd, Fort Wayne IN 46804 219/432-1551	1984
<b>Biddleman, Albert F</b> , (F.C.A., E.A.), Associate Pension Actuary, Connecticut General Life Insurance, Box 2975, Hartford CT 06104 203/725-2442	1968	<b>Birkenshaw, John T</b> , (F.S.A.), President, MONY Life of Canada, 797 Don Mills Road, Suite 1500, Don Mills ON Canada M3C 1V2 416/429-2200	1966
<b>Bidelman, Wayne D</b> , (F.S.A.), Vice President - Reinsurance, Security Life of Denver, 900 Security Life Building, Denver CO 80202 303/534-1861	1974	<b>Birkey, Calvin R</b> , (A.S.A.), Actuarial Associate, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8728	1983
<b>Biegaj, William P</b> , (F.C.A.S.), Senior Actuarial Assistant, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1984	<b>Biscoglia, Raymond J</b> , (F.S.A., E.A.), Consulting Actuary, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516 813/584-8128	1976
<b>Bieluch, Philip J</b> , (F.S.A.), President, Delta Actuaries Inc, One Congress Street, Hartford CT 06114 203/249-9483	1979	<b>Biscoglia, Terry Joseph</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road, Suite 2000, Atlanta GA 30026 404/261-5420	1982
<b>Bierley, Thomas</b> , (F.S.A., E.A.), Assistant Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5848	1977	<b>Bishop, Clifford W</b> , (E.A.), President, Consulting Dynamics Inc, PO Box 59286, Dallas TX 75229 214/351-6207	1976
<b>Bierschbach, Raymond A</b> , (F.S.A.), President, Transamerica International Insurance Services Inc, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3582	1965	<b>Bishop, Donald B</b> , (F.S.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1971
<b>Bieter, Charles N</b> , (F.S.A.), Assistant Vice President & Actuary, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1777	1979	<b>Bishop, Everett G</b> , (F.C.A.S., A.C.A.), Consulting Actuary, Liscord Ward & Roy Inc, Six Loudon Road, Concord NH 03301 603/228-1391	1979
<b>Biggs, James F A</b> , (F.C.A., F.S.A., E.A.), Director of Professional Benefits, Shearman & Sterling, 53 Wall Street, New York NY 10005 212/483-1000	1965	<b>Bishop, William D</b> , (F.S.A.), Assistant Vice President, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, PO Box 9000, Newport Beach CA 92660 714/640-3477	1965
<b>Bilello, Frank L</b> , (M.C.A., E.A.), Executive Pension Consultant, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3057	1970	<b>Bisson, Richard</b> , (F.S.A.), Hebert Le Houillier Inc, 1080 Cote du Beaver Hall, Bureau 1910, Montreal PQ Canada H2Z 1S8 514/678-1630	1978
<b>Bilisoly, Richard</b> , (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	<b>Bittel, W Harold</b> , (F.S.A., A.C.A.S.), 105 Kensington Avenue, Trenton NJ 08618 609/396-8594	i 1965
<b>Bill, Richard A</b> , (F.C.A.S.), Actuary, Country Mutual Insurance Co, PO Box 2100, Bloomington IL 61701 309/557-2821	1973	<b>Bjorgan, Roger J</b> , (F.S.A.), Vice President Financial Planning, Western States Life Insurance Co, PO Box 2907, Fargo ND 58108 701/237-5700	1980
<b>Billard, William T</b> , Vice President & Actuary, Delta Dental Plan of Michigan, PO Box 30416, Lansing MI 48909 517/349-6000	1984	<b>Black, Barry M</b> , (F.S.A., E.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2726	1974

	Admitted		Admitted
<b>Black, Douglas E.</b> , (A.S.A.), Manager, Touche Ross & Co, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/739-6202	1981	<b>Blazek, Charles J. III</b> , (E.A.), Vice President, Bolton & Associates Inc, 16 East Fager Street, Baltimore MD 21202 301/625-0281	1976
<b>Black, Harold W.</b> , (F.C.A., A.S.A., E.A.), Principal, Tillinghast Nelson & Warren, Westpark Building - Suite 102, 111 Westwood Place, Brentwood TN 37027 615/377-7722	1966	<b>Blazer, Barry L.</b> , (F.S.A.), Regional Partner, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3195	1969
<b>Black, Kenneth</b> , (E.A.), Senior Actuary, Internal Revenue Service, Actuarial Division East AP, 1111 Constitution Avenue NW, Washington DC 20224 202/566-5000	1976	<b>Bleakney, Janet Flickinger</b> , (F.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600	1982
<b>Blackburn, Sandra L.</b> , (A.S.A.), Associate Actuary, Compensation Resources Inc, 33 West Main Street, Elmsford NY 10523 914/592-1500	1981	<b>Bleakney, Thomas P.</b> , (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
<b>Blackwell, Alan P.</b> , (F.S.A.), Assistant Vice President & Actuary, American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46207 317/262-6673	1979	<b>Blecher, Barry S.</b> , (F.S.A., E.A.), Consulting Actuary, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1984
<b>Blades, Thurman J.</b> , (A.S.A.), Assistant Actuary, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1574	1980	<b>Bleecker, D Lorne</b> , (F.S.A.), Vice President, Actuarial, Abbey Life Insurance Co of Canada, 3027 Harvester Road, Burlington ON Canada L7N 3G9 416/639-6200	1968
<b>Blagden, Henry E.</b> , (F.S.A.), 526 Banyan Road, Vero Beach FL 32960	1965	<b>Bleitner, Gary D.</b> , (F.S.A.), Actuary, Commonwealth Life & Accident, 3500 Lindell Boulevard, St Louis MO 63103 314/652-0111	1981
<b>Blair, B Franklin</b> , (F.S.A., E.A.), 111 Medford Leas, Medford NJ 08055 609/654-3111	1965	<b>Bleyer, Peter A.</b> , (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
<b>Blake, Ian M.</b> , (F.S.A.), Director, Valuation, Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-1190	1976	<b>Blivess, Michael P.</b> , (F.C.A.S.), Assistant Vice President & Actuary, CIGNA Property & Casualty Group, 1600 Arch Street, Department 26T, Philadelphia PA 19102 215/241-7567	1977
<b>Blake, William H., Jr.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9200	1965	<b>Bloobaum, Gene A.</b> , (F.S.A.), Senior Vice President & Actuary, Reserve National Ins Co, 6100 North Grand Blvd, Oklahoma City OK 73118 405/848-7931	1977
<b>Blakeslee, Howard W.</b> , (F.S.A.), Corporate Vice President & Actuary, New York Life Insurance Co, 51 Madison Avenue, Suite 606, New York NY 10010 212/576-5833	1969	<b>Block, Candace M.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	1982
<b>Blanchard, Ralph S. III</b> , (F.C.A.S.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6851	1982	<b>Block, Richard A.</b> , (A.S.A., E.A.), Vice President & Actuary, Cal-Surance Group, 3475 Torrance Boulevard, Torrance CA 90503 213/543-1679	1982
<b>Blanchard, Richard</b> , (A.S.A.), Actuarial Associate, CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53705 608/231-7549	1984	<b>Block, Robin S.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3618	1980
<b>Bland, William H.</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-4754	1970	<b>Block, Ronald A.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 120 Monument Circle, Suite 308, Indianapolis IN 46204 317/632-3014	1974
<b>Blankenship, John B.</b> , (A.S.A.), Assistant Actuary, Milliman & Robertson Inc, 115 North Pennsylvania, Indianapolis IN 46204 317/263-5028	1985	<b>Block, Stephen D.</b> , (A.S.A.), Technical Consultant, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8211	1970
<b>Blankley, Donovan T.</b> , (A.S.A.), 9187 Denmarsh Drive, Brooksville FL 33573	1966	<b>Blodget, Hugh R.</b> , (F.C.A.S.), Vice President-Finance, Phoenix General Insurance Co, One American Row, Hartford CT 06115 203/275-5861	1965
<b>Blanton, William W., Jr.</b> , Director, Statistical Services, Blue Cross/Blue Shield of North Carolina, PO Box 2291, Durham NC 27702 919/489-7431	1984	<b>Blondeau, Gilles</b> , (F.S.A.), Chairman, Blondeau & Compagnie, 425 De Maisonneuve Boulevard W, Suite 1600, Montreal PQ Canada H3A 3G5 514/288-2010	1979
<b>Blatchford, Lynd T.</b> , (F.S.A., E.A.), Executive Vice President, Actuary, The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780	1967	<b>Bloodworth, Lucian F.</b> , (F.S.A., E.A.), Executive Vice President, National Bank of Commerce, PO Box 10686, Birmingham AL 35202 205/583-3600	1968
<b>Blatt, Barbara K.</b> , (A.S.A.), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040	1983	<b>Bloom, Roberta F.</b> , (F.S.A.), 13 West McClellan Avenue, Livingston NJ 07039	1980
<b>Blattenberg, Robert C.</b> , President, Blattenberg Associates Inc, 19762 MacArthur Boulevard, Suite 311, Irvine CA 92715 714/833-3740	1967	<b>Bloom, Shirley G.</b> , (E.A.), Vice President - Pensions, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2427	1976
<b>Blattner, Gary L.</b> , Associate Actuary, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111	1971	<b>Bloomfield, Coleman</b> , (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
<b>Blattner, Joseph L., Jr.</b> , (F.S.A.), Executive Vice President, The Capitol Life Insurance Co, 1600 Sherman Street, PO Box 1200, Denver CO 80203 303/866-9553	1978		

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<b>Blossom, Charles</b> , President, Concord General Life Insurance Co, Four Bouton Street, Concord NH 03301 603/224-4086	1966	<b>Bogosian, Carol A.</b> , (A.S.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6131	1985
<b>Blount, William H.</b> , (F.C.A., F.S.A., E.A.), Vice President, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1972	<b>Bohn, Robert J.</b> , (F.S.A., E.A.), Vice President and Actuary, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1966
<b>Bloyer, James R.</b> , (F.S.A.), 603 South 9th Street, #6, Minneapolis MN 55404	1972	<b>Boin, Bruno V.</b> , (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
<b>Bluhm, William F.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 11 North Pearl Street, Suite 806, Albany NY 12207 518/463-0932	1980	<b>Boison, Leroy A., Jr.</b> , (F.C.A.S.), Actuary & Manager, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4830	1981
<b>Blum, Richard Paul</b> , (A.S.A.), QPC of Florida Inc, 244 North Frederick Avenue, Daytona Beach FL 32014 904/255-0519	1983	<b>Bolcar, Joseph J.</b> , (E.A.), President, PCL Administrators Inc, 4405 East-West Highway, Bethesda MD 20814 301/986-1250	1978
<b>Blumenfeld, M Eugene</b> , (A.C.A.), 794 South Grade Road, Alpine CA 92001 619/445-3473	i 1966	<b>Bolen, John T.</b> , (E.A.), Associate Actuary, McGinn Associates, 2564 West Woodland Drive, Anaheim CA 92801 714/826-0640	1976
<b>Boardway, Sandra Z.</b> , (A.S.A.), Actuary, William M Mercer-Meidinger Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385	1985	<b>Boley, Russell A.</b> , (F.C.A., F.S.A., A.C.A.S., E.A.), 30222 Wingfoot Drive, Evergreen CO 80439 303/674-2858	1971
<b>Boatright, David J.</b> , (A.S.A., E.A.), President, Boatright & Associates, 3102 Ambrose Avenue, Nashville TN 37207 615/228-8000	1970	<b>Bolin, Bob J.</b> , (F.S.A., E.A.), Senior Vice President, Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850	1967
<b>Boden, Donald E.</b> , (E.A.), Managing Director, William M Mercer MPA Ltd, Four Southampton Place, London England WC1A 2DA	1969	<b>Bolin, Madge E.</b> , (F.S.A., A.C.A., E.A.), Senior Vice President & Actuary, Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120	1967
<b>Bodine, Andrew F.</b> , (F.S.A.), Senior Vice President & Actuary, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2461	1966	<b>Bollin, Michael L.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 2460 Pershing Road, Fifth Floor, Kansas City MO 64108 816/474-0666	1980
<b>Bodtke, Michael B.</b> , (F.S.A., E.A.), Vice President & Actuary, First Colony Life Insurance Co, Box 1280, Lynchburg VA 24505 804/845-0911	1977	<b>Bolnick, Howard J.</b> , (F.S.A., E.A.), President, Celtic Life Insurance Co, 208 South LaSalle Street, Suite 1950, Chicago IL 60604 312/332-5401	1972
<b>Boeck, Robert Edward</b> , (A.S.A.), Manager, Ernst & Whinney, 2001 Ross Avenue, Dallas TX 75201 214/979-1700	1984	<b>Bolton, Robert G.</b> , (F.C.A., F.S.A., E.A.), President, Bolton & Associates Inc, 16 East Eager Street, Baltimore MD 21227 301/625-0281	1977
<b>Boeckmann, Frank A., Jr.</b> , (A.S.A.), Assistant Vice President & Assistant Actuary, Standard of America Life Insurance, One South Washington Street, Park Ridge IL 60068 312/825-4455	1980	<b>Bolton, Robert Kevin</b> , (F.S.A.), Associate Actuary, Product Development, Farm Bureau Life of Michigan, 7373 West Saginaw Highway, PO Box 30200, Lansing MI 48909 517/323-7000	1982
<b>Boeckner, Robert G.</b> , (F.S.A.), Senior Vice President, US Insurance, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4533	1973	<b>Bolton, Wilbur M.</b> , (F.S.A.), Associate Actuary, Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3095	1965
<b>Boehm, C Roland</b> , (F.S.A.), Health Product Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0662	1969	<b>Boma, Marina U.</b> , (F.S.A.), Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7246	1980
<b>Boekhoff, Jay</b> , (F.S.A.), Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1979	<b>Bonach, Edward John</b> , (A.S.A.), Actuary, Allianz Lebensversicherungs-AG, Reinsburgstrasse 19, 7000 Stuttgart 1, West Germany 711/666-3491	1981
<b>Boerneester, John M.</b> , (F.S.A.), 355A Pine Ridge Drive, Whispering Pine NC 28327 919/949-3307	i 1965	<b>Bonanno, Joseph R.</b> , (E.A.), Vice President, Client Service, Prudential Asset Management Co, 5800 Canoga Avenue, Woodland Hills CA 91367 818/992-3700	1976
<b>Boero, Louis E.</b> , (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	<b>Bond, Eugene D., Jr.</b> , (A.S.A.), Actuarial Assistant, American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202 301/332-3259	1985
<b>Boesen, Michael B.</b> , (F.S.A.), Assistant Actuary, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111	1984	<b>Bond, Duane A.</b> , (A.S.A., E.A.), Consulting Actuary, Johnson & Higgins, 601 California Street, San Francisco CA 94108 415/981-6700	1976
<b>Bogardus, William L.</b> , (F.S.A.), Second Vice President & Director Grp Fin Planning, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/427-4288	1972	<b>Bond, John J.</b> , (A.S.A., E.A.), Bond & Company, 3 Penn Center Plaza, Philadelphia PA 19102 215/568-6000	1966
<b>Boger, Donald S.</b> , (F.S.A.), Assistant Actuary, Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-5559	1982	<b>Bondow, Richard L.</b> , (A.S.A., E.A.), Principal, Charing Company, 811 Monitor Street, Suite 200, La Crosse WI 54603 608/784-1885	1979
<b>Boggio, Walter E.</b> , Assistant State Actuary, Savings Bank Life Insurance of Massachusetts, One Lincott Road, PO Box 4046, Woburn MA 01888-9602 617/938-3500	1971		

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<b>Bondy, Martin</b> , (F.C.A.S.), Senior Vice President, Crum & Forster Corporation, 305 Madison Avenue, Morristown NJ 07960 201/285-7345	1965	<b>Borghese, Marianne</b> , (E.A.), Actuarial Consultant, Metropolitan Life Insurance Co, One Madison Avenue, Pension Dept - Area 2G, New York NY 10010 212/578-7708	1976
<b>Bondy, Peter J.</b> , (F.C.A., F.S.A.), Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000	1978	<b>Borkhuis, Elizabeth M.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 3475 Lenox Road NE, One Live Oak Center #500, Atlanta GA 30326 404/261-7820	1980
<b>Bonnard, Fernand</b> , (F.S.A.), Senior Vice President, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1225	1965	<b>Bornhuetter, Ronald L.</b> , (F.C.A.S.), [Past President], President, Chief Operating Officer & Director, NAC Re Corporation, 25 Valley Drive, Greenwich CT 06830 203/622-0350	1965
<b>Bonnel, Ralph O.</b> , 3405 Galley Road, Apt 1502, Colorado Springs CO 80909 303/596-8487	i 1965	<b>Boronow, Gordon C.</b> , (F.S.A.), Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1980
<b>Bonner, Emmet M.</b> , (E.A.), Vice President, Kimball Akins & Bigwood Inc, 69 Hickory Drive, Waltham MA 02154 617/890-0756	1976	<b>Borton, Douglas C.</b> , (F.C.A., F.S.A., E.A.), Chief Actuary & Secretary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1965
<b>Bonneville, William D.</b> , (F.S.A.), Senior Vice President - Operations, North Atlantic Life Insurance Co, Robbins Lane, Jericho NY 11753 516/934-8780	1976	<b>Boslaugh, Marguerite A.</b> , (F.S.A.), Assistant Vice President & Actuary, CIGNA Re Corp, Hartford CT 06152 203/726-6763	1983
<b>Bonvallet, Kenneth</b> , (F.S.A., E.A.), Associate Actuary - Group Annuity, Nationwide Life Insurance Co, Box 16738, Columbus OH 43216 614/227-4679	1979	<b>Bostian, Robert</b> , (F.S.A., E.A.), Vice President, Benefit Management, 1200 Providence Highway, Sharon MA 02067 617/784-6100	1977
<b>Booher, J Earnest</b> , (F.S.A.), 2515 Polk Street, Hollywood FL 33020 305/922-4476	i 1965	<b>Boswell, Charles Theodore</b> , (A.S.A.), Vice President & Chief Actuary, American Heritage Life Insurance Co, 11 East Forsyth Street, Jacksonville FL 32202 904/359-2560	1985
<b>Booke, Samuel Lewis</b> , (F.C.A., F.S.A., E.A.), Vice Chairman of the Board, Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120	i 1965	<b>Boswell, Richard L.</b> , (F.S.A., E.A.), Vice President & Actuary, National Western Life Insurance Co, 850 East Anderson Lane, Austin TX 78776 512/836-1010	1975
<b>Booker, Bruce E.</b> , (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	<b>Boswell, Susan Lynn</b> , (A.S.A.), Assistant Vice President & Associate Actuary, Peninsular Life Insurance Co, PO Box 2667, Jacksonville FL 32231 904/358-6002	1981
<b>Boone, James Parker</b> , (F.C.A.S.), Assistant Actuary, US Fidelity & Guaranty Co, Box 1138, Baltimore MD 21203 301/547-3594	1984	<b>Bothmann, Horst P.</b> , (E.A.), 954 Spanish Oaks Boulevard, Palm Harbor FL 33563 813/784-8172	1971
<b>Boor, Joseph A.</b> , (A.C.A.S.), Associate Actuary, Mission Insurance Group Inc, 2600 Wilshire Boulevard, Los Angeles CA 90057 213/381-6811	1985	<b>Bothwell, Peter T.</b> , (F.C.A.S.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7797	1983
<b>Booth, Allen D.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046	1974	<b>Botkin, Leroy V.</b> , (F.S.A.), Vice President & Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5188	1965
<b>Booth, John K.</b> , (F.S.A.), Vice President & Chief Actuary, American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4160	1969	<b>Botkin, Marilyn Susan</b> , (A.S.A., E.A.), Associate Actuary, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1982
<b>Boothroyd, H J.</b> , (F.S.A., E.A.), Executive Vice President, Group Operations, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3850	1965	<b>Bou, Jorge V.</b> , (A.S.A., E.A.), Vice President & Actuary, Independent Pension Services Administrative Co, 1570 Madruga Avenue, Coral Gables FL 33146 305/667-5636	1976
<b>Borah, Delmer F, IV</b> , (F.S.A.), Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1981	<b>Boucher, Paul E.</b> , (A.S.A., E.A.), Vice President, Individual Pension Services, Prudential Insurance Company, PO Box 561, Ft Washington PA 19034 215/784-2240	1970
<b>Borchert, Rick A.</b> , (F.S.A.), Director, Life Actuarial, Farm Bureau Life of Michigan, 7373 West Saginaw Highway, PO Box 30200, Lansing MI 48917 517/323-7000	1979	<b>Boucher, Yvon R.</b> , (A.S.A.), 4861 North Kruger Avenue, Chicago IL 60630 312/286-3092	1981
<b>Borden, Nathan B.</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	<b>Boulay, Edward F.</b> , (E.A.), Vice President, James J Moynihan & Associates, 55 Linden Street, Worcester MA 01609 617/756-5108	1982
<b>Bordewick, James R.</b> , (F.S.A., E.A.), Consulting Actuary, Bordewick & Company, 5100 Edina Industrial Blvd, Suite 219, Edina MN 55435 612/835-9772	1966	<b>Bould, John J.</b> , (A.S.A., E.A.), Vice President, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1979
<b>Borema, James C.</b> , (A.S.A.), Actuarial Assistant, Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5750	1983	<b>Boulet, Gerald F.</b> , (F.C.A., A.S.A., E.A.), 36 South Main Street, Sharon MA 02067 617/784-3287	1966
<b>Borger, Sol J.</b> , (F.S.A.), Associate Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5311	1980		

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<b>Bourdeau, Paul T.</b> , (F.S.A., E.A.), <i>President &amp; Chief Executive Officer</i> , Beneficial Standard Life Insurance, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8352	1965	<b>Bradley, Bruce A.</b> , (F.S.A.), <i>Associate Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6736	1980
<b>Boushek, Randall Lee</b> , (A.S.A.), <i>Staff Actuary</i> , Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7348	1984	<b>Bradley, David R.</b> , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Actuarial Research Operations, Hartford Plaza, Hartford CT 06115 203/547-4834	1981
<b>Bouska, Amy S.</b> , (F.C.A.S.), <i>Director/Commercial Actuary</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza 28T, Columbus OH 43216 614/227-7737	1984	<b>Bradley, John M.</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Combined Ins Co of America, 222 North Dearborn Street, Chicago IL 60601 312/269-4329	1978
<b>Bowers, Newton L. Jr.</b> , (F.S.A.), <i>Professor of Actuarial Science</i> , Drake University, College of Business Admin, 25th and University, Des Moines IA 50311 515/271-3156	1965	<b>Bradshaw, Gary L.</b> , (A.S.A., E.A.), <i>Manager</i> , The Wyatt Company, 1050 17th Street NW, Washington DC 20036 202/466-3571	1979
<b>Bowles, Thomas P. Jr.</b> , (F.C.A., F.S.A., E.A.), [Past President], <i>Advisory Director</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1965	<b>Bradshaw, John G.</b> , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4841	1975
<b>Bowling, Thomas B.</b> , (F.S.A., E.A.), <i>Vice President - Actuary</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-6639	1966	<b>Brady, George V.</b> , (F.S.A.), 315 West 106th Street, Apt 5A, New York NY 10025	i 1965
<b>Bowman, Alan A.</b> , (A.S.A.), <i>Vice President</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102 817/390-8000	1983	<b>Brady, Michael B.</b> , (E.A.), Angell Disend & Quesnel Inc, 585 Boylston Street, PO Box 232, Boston MA 02117 617/236-4503	1976
<b>Bowman, Elinor V.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Kruse O'Connor & Ling Inc, 626 NE First Street, Gainesville FL 32601 904/375-3800	1982	<b>Brady, Robert Paul</b> , (F.S.A., A.C.A.), <i>President</i> , Dallas National Life Insurance Co, 5001 LBJ Freeway, Suite 280, Dallas TX 75244 214/788-2445	1965
<b>Bowman, Glenn L.</b> , (A.C.A.), 3908 Muskogee, Des Moines IA 50312	i 1966	<b>Bragg, John M.</b> , (F.S.A., A.C.A.S., E.A.), <i>Actuarial Consultant</i> , John M Bragg & Associates Inc, 600 West Peachtree Street NW, Suite 1010, Atlanta GA 30308 404/898-1510	1965
<b>Bowman, William H.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2317	1973	<b>Brahmer, John O.</b> , (A.C.A.S.), <i>Actuarial Assistant</i> , CNA Insurance Companies, Commercial Lines Prod Mgt, CNA Plaza - 38S, Chicago IL 60685 312/822-7971	1979
<b>Boyajian, John H.</b> , (F.C.A.S.), 26 Farm Road, Trenton NJ 08638 609/883-0316	i 1965	<b>Brakey, Lucinda P.</b> , (A.S.A., E.A.), <i>Actuary</i> , Cammock & Tallitsch, 355 Richmond Road, Cleveland OH 44143 216/289-4949	1981
<b>Boyd, J Ramsay</b> , (F.S.A.), <i>Actuarial Vice President</i> , Canada Life Assurance Co, 6201 Powers Ferry Road NW, Atlanta GA 30339 404/953-1959	1979	<b>Bramwell, Earl L.</b> , (F.S.A.), <i>Vice President &amp; Associate Actuary</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8354	1979
<b>Boyea, Bruce W.</b> , (E.A.), <i>Vice President, Pension Marketing &amp; Administration</i> , American General Life Insurance Co of New York, 300 South State Street, PO Box 1456, Syracuse NY 13201 315/471-1121	1984	<b>Branaum, Elizabeth S.</b> , (A.S.A.), <i>Actuarial Analyst</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/690-5503	1981
<b>Boyer, Donald E.</b> , (F.S.A.), <i>Actuary</i> , Lawyers Title Insurance Corp, 6630 West Broad Street, Richmond VA 23230 804/281-6771	1966	<b>Brand, Thomas</b> , (F.C.A., E.A.), <i>Managing Principal</i> , A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1970
<b>Boyer, John F.</b> , (F.S.A.), Route 3, PO Box 191, Chapel Hill NC 27514	i 1965	<b>Brandenberg, Donald</b> , (F.S.A.), <i>Vice President-Actuary</i> , Fidelity & Guaranty Life Insurance, 100 Light Street, Baltimore MD 21202 301/547-3200	1979
<b>Boyle, Joan F.</b> , <i>Vice President &amp; Actuary</i> , Hospital Service Plan of New Jersey, 33 Washington Street, Newark NJ 07101 201/456-3174	1984	<b>Brandes, Mark</b> , (A.S.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016 212/490-3460	1982
<b>Boynton, Edwin F.</b> , (F.C.A., F.S.A., E.A.), [Past President], <i>Vice President &amp; Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9227	1965	<b>Brandes, Mark I.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8375	1980
<b>Braccialarghe, Theora</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Ft Lauderdale FL 33314 305/791-5888	1978	<b>Brandner, Gregory A.</b> , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1981
<b>Brackey, Marianne G.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Hall Day Road, Lincolnshire IL 60015 312/295-5000	1980	<b>Brandorff, Perry O.</b> , (F.S.A.), <i>Actuarial Department</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1985
<b>Braden, Lucian J.</b> , 29-08 147th Street, Flushing NY 11354	i 1966	<b>Brandt, Richard E.</b> , (E.A.), <i>Vice President</i> , The Pension Service Inc, 205 Church Street, New Haven CT 06510 203/787-7121	1976
<b>Bradford, John A.</b> , (A.S.A.), <i>Assistant Actuary</i> , American International Group, 70 Pine Street, New York NY 10270 212/770-6979	1971	<b>Brannigan, James F.</b> , (F.C.A.S.), <i>Vice President</i> , Independent Actuarial Service Inc, 2550 Via Tejon, Suite 2F, Palos Verdes CA 90274 213/373-7385	1965

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<b>Brannock, Ronald D.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Towers Perrin Forster & Crosby, Suite 500, 3475 Lenox Road, Atlanta GA 30326 404/261-7820	1974	<b>Brewer, Fred L.</b> , (A.C.A.S.), President, Amalgamated Casualty Insurance Co, 425 Second Street, Washington DC 20002	1981
<b>Brantz, Gary Scott</b> , (A.S.A.), Consultant, Towers Perrin Forster & Crosby, 1600 Americas Tower - LB 160, 2323 Bryan Street, Dallas TX 75201 214/922-0100	1980	<b>Brewster, John E.</b> , (F.S.A., E.A.), 1220 North Main Street, Wheaton IL 60187 312/668-5563	1965
<b>Braskett, Ralph J.</b> , (F.S.A., E.A.), Chief Actuary, Hirshfeld Stern Moyer & Ross Inc, 666 Fifth Avenue, New York NY 10103 212/582-2524	1973	<b>Breyer, Kevin D.</b> , (A.S.A.), Actuarial Associate, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1984
<b>Braun, George H.</b> , (F.S.A.), Senior Investment Officer, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-3980	1982	<b>Brian, Robert A.</b> , (F.C.A.S.), General Partner, Conning & Co, 41 Lewis Street, Hartford CT 06103 203/527-1131	1972
<b>Braun, Nancy</b> , (E.A.), Actuary, Integrated Financial, 18200 Von Karman Avenue, Suite 250, Irvine CA 92715 714/752-1422	1976	<b>Bricker, Janice P.</b> , (E.A.), Assistant Actuary, Fred S James & Co, Public Ledger Building, Philadelphia PA 19106 215/928-4600	1984
<b>Braun, Sharlene Tracy</b> , (E.A.), The Braun Group, 4500 Onondaga Boulevard, Syracuse NY 13219 315/471-5707	1976	<b>Brickhouse, Robert Blaine</b> , (A.S.A., E.A.), Vice President & Associate Actuary, Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1981
<b>Braund, Robert G.</b> , (F.S.A.), President, Munich American Reassurance Co, 56 Perimeter Center East NE, Atlanta GA 30346 404/394-5665	1966	<b>Bridgeman, James G.</b> , (F.S.A.), Assistant Vice President, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-1988	1980
<b>Braunstein, Michael M.</b> , (A.S.A.), Manager, Data Control, Hartford Insurance Group, PO Box 2999, Hartford CI 06104-2999 203/683-9437	1979	<b>Bridwell, Herbert T.</b> , (A.S.A.), Assistant Actuary, Scor Re Life Insurance Co, PO Box 220010, Dallas TX 75222 214/869-6300	1981
<b>Bravmann, Claude S.</b> , (F.S.A., E.A.), President, US Lease Financing Inc, 101 Park Avenue, New York NY 10178	1967	<b>Briegel, Dorothy B.</b> , (F.S.A., E.A.), 4602 Butte Road, Richmond VA 23235	1965
<b>Breeze, William H.</b> , (F.S.A.), Executive Vice President, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6210	1965	<b>Briegel, Heinz A.</b> , (F.S.A.), Senior Vice President/Actuary, Fidelity Bankers Life Insurance Co, PO Box 2368, Richmond VA 23218 804/649-8411	1968
<b>Breindel, Cheryl</b> , (F.S.A., E.A.), Associate Actuary, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8016	1981	<b>Brigade, Harold R.</b> , (F.C.A., F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, One West Main Street, Suite 820, Rochester NY 14614 716/325-2870	1975
<b>Breithaupt, Truman A.</b> , (E.A.), Actuary, TAB Actuarial Services Inc, 2475 Canal Street, Suite 110, New Orleans LA 70119 504/569-4922	1981	<b>Briggs, Philip</b> , (F.S.A.), Executive Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3281	1966
<b>Breitman, Alan S.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0511	1978	<b>Bright, Henry</b> , (F.C.A., F.S.A., E.A.), Vice President, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1331	1967
<b>Bremer, John P.</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7239	1975	<b>Brimley, Dale B.</b> , (A.S.A.), Associate Actuary, Taxes, Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979	1970
<b>Bremer, William A J.</b> , Director, Actuarial Services & Research, Blue Cross/Blue Shield of Maine, 110 Free Street, Portland ME 04101 207/775-3536	1984	<b>Brink, Stephen D.</b> , (F.S.A., M.C.A.), Consulting Actuary, Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1976
<b>Brennan, Jeremiah T.</b> , (E.A.), Vice President, S & W Agency Inc, 130 William Street, New York NY 10038 212/227-4532	1977	<b>Brinster, Donald W.</b> , (E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>Brennan, Joseph P. Jr.</b> , (A.S.A.), Assistant Actuary, Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19103 215/988-7140	1979	<b>Briscoe, Donald J.</b> , (A.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/338-5440	1983
<b>Brennan, Lawrence T.</b> , (F.C.A., F.S.A., E.A.), Partner, Kwasza Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1968	<b>Briscoe, J Huell</b> , (F.C.A.), Principal, Briscoe Professional Services, 3349 Golf Trail, Stuart FL 33494	1965
<b>Brennan, Paul J.</b> , (F.C.A., E.A.), President, Boston Benefits Consulting Inc, 184 High Street, 4th Floor, Boston MA 02110 617/426-4580	1975	<b>Brister, Michael E.</b> , (F.S.A., E.A.), Consulting Actuary, Bryan Pendleton Swatz & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155	1979
<b>Brennfoeder, Roxann</b> , (F.S.A.), Second Vice President, Group Administration, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-7302	1979	<b>Britton, Charles R.</b> , (F.S.A.), Vice President, North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7667	1979
<b>Brereton, Alan R.</b> , (F.S.A.), Consulting Actuary, Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330	1975	<b>Britton, Donald W.</b> , (F.S.A.), Senior Vice President, First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911	1979

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<b>Britton, William R, Jr.,</b> (F.S.A.), Consulting Actuary, Tillingshast Nelson & Warren, 241 Asylum Street, Life Division - Third Floor, Hartford CT 06103 203/727-0018	1971	<b>Brooks, James C, Jr.,</b> (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
<b>Brochu, Robert A,</b> (F.S.A.), Executive Vice President, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, 43rd Floor, New York NY 10036	1976	<b>Brooks, Roger K,</b> (F.S.A.), President, Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371	1965
<b>Brock, James D,</b> (F.S.A.), Vice President & Associate Actuary, Prudential Insurance Company, Three Prudential Plaza, Newark NJ 07101 201/877-5722	1970	<b>Brooks, William E,</b> (A.S.A.), Division Manager, Actuary, Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080 214/669-6169	1979
<b>Brock, James E,</b> (F.S.A., E.A.), Vice President, Tax Sheltered Products, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8221	1975	<b>Broome, Douglas A,</b> (F.C.A.), Chief Actuary - Life & Health, South Carolina Department of Insurance, 2711 Middleburg Drive, Columbia SC 29204 803/758-2813	1966
<b>Brockett, Jerry L,</b> (F.C.A., F.S.A., E.A.), Actuary, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-5867	1965	<b>Brophy, Joseph T,</b> (F.S.A., E.A.), Senior Vice President, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3122	1965
<b>Brockmeier, Donald R,</b> (A.C.A.S.), Assistant Actuary, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5915	1983	<b>Brosseau, Alden W,</b> (F.S.A.), Senior Vice President, American General Corporation, 2727 Allen Parkway, Houston TX 77019 713/831-4992	1965
<b>Brodie, Norman,</b> (F.S.A.), 81 Robert Drive, New Rochelle NY 10804 914/636-5336	1965	<b>Broussard, Lois M,</b> (A.S.A.), Senior Consultant, Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5769	1981
<b>Brodrick, Robert M,</b> (A.S.A.), Assistant Vice President, Dir Health Reinsurance, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3573	1979	<b>Broverman, Brian,</b> (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, Teco Plaza, Suite 801, 700 North Franklin Street, Tampa FL 33602 813/223-1686	1976
<b>Brodrick, David A,</b> (F.S.A.), Assistant Actuary, General American Life Insurance Co, 18045 Tesson Ferry Road, St Louis MO 63128 314/525-5330	1979	<b>Brown, Carroll H,</b> (F.S.A., E.A.), Second Vice President and Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1965
<b>Brodrick, Michael A,</b> (F.S.A.), Assistant Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0664	1979	<b>Brown, Charles E, Jr.,</b> (A.S.A.), Actuarial Programmer, Computone Systems Inc, One Dunwoody Park, Atlanta GA 30338 404/893-3010	1983
<b>Broer, Gregory S,</b> (A.S.A.), Actuarial Assistant, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3230	1984	<b>Brown, Charles F,</b> (F.S.A.), Senior Vice President & Actuary, Bankers Security Life Insurance Society, 1701 Pennsylvania Avenue NW, Washington DC 20006 202/463-3424	1980
<b>Broers, Fred L,</b> (F.S.A.), Senior Vice President & Chief Actuary, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1975	<b>Brown, Charles H,</b> (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
<b>Brogan, Howard S, Jr.,</b> (A.S.A., E.A.), Vice President & Actuary, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1968	<b>Brown, Charlton V,</b> (E.A.), Data Plans Inc, 6620 Southpoint Drive South, Jacksonville FL 32216 904/739-0800	1976
<b>Brogla, Vernon G,</b> (F.S.A.), Assistant Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2412	1979	<b>Brown, Edward W,</b> (F.S.A., E.A.), Retirement System Actuary, New York State Employees Retirement System, A E Smith Building, Albany NY 12244 518/474-4537	1975
<b>Broll, Frank V, Jr.,</b> (F.S.A.), Vice President & Associate Actuary, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494	1978	<b>Brown, Everett G, Jr.,</b> Senior Vice President & Chief Actuary, United Fidelity Life Insurance Co, Box 1778, 2300 Continental Plaza, Fort Worth TX 76101 817/390-1011	1967
<b>Brooke, Beth F,</b> (A.S.A., E.A.), Associate Actuary, Lincoln - Cross Inc, 333 Union Street, Nashville TN 37219 615/255-2268	1980	<b>Brown, Fred,</b> (F.S.A.), Vice President, Group LTD Products, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2586	1978
<b>Brooks, Alexander T,</b> (A.S.A., E.A.), Regional Actuary, American International Group, American International Bldg, 2-8 Altyre Road, Croydon England CR9 2LG 01/680-6000	1970	<b>Brown, Gerald M,</b> (F.S.A.), Deputy General Manager, B I D, Canada Life Assurance Co, High Street, Potters Bar, Hertfordshire England EN6 5BA 775-1122	1974
<b>Brooks, Charles E,</b> (F.S.A.), Vice President, Swiss Reinsurance Company, 50/60 Mythenquai, Zurich Switzerland 001/208-2368	1967	<b>Brown, Jan C,</b> (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6000	1969
<b>Brooks, Dale L,</b> (F.C.A.S), Assistant Actuary, Country Mutual Insurance Co, PO Box 2100, Bloomington IL 61701 309/557-2792	1980	<b>Brown, Jeremy J,</b> (F.S.A., E.A.), Second Vice President, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1980
<b>Brooks, Frank A, Jr.,</b> (F.S.A.), Vice President - Actuarial, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8398	1965		

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<b>Brown, Jill A.</b> , (A.S.A.), <i>Actuarial Associate</i> , Provident Life & Accident Insurance, 2-W Fountain Square, Accident Department, Chattanooga TN 37402 615/755-8442	1985	<b>Brownlee, Harold J.</b> , (F.C.A., F.S.A., E.A.), [Vice President], Vice President, Director of Actuarial Services, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3789	1965
<b>Brown, Joseph W., Jr.</b> , (F.C.A.S.), Executive Vice President & Chief Financial Officer, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2645	1980	<b>Brownmiller, Annemarie T.</b> , (F.S.A.), Assistant Actuary, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7728	1981
<b>Brown, L Wendell</b> , (A.S.A., E.A.), 4007 Maple Heights Drive, Kingwood TX 77339 713/360-0658	1976	<b>Brownstein, Henry</b> , (A.S.A., E.A.), Assistant Actuary, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1983
<b>Brown, Leonard G.</b> , (A.S.A., E.A.), <i>Actuarial Associate</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-4218	1982	<b>Brubaker, Randall E.</b> , (F.C.A.S.), Commercial Pricing Director, Allstate Insurance Co, One Allstate Plaza - T1A, 51 West Higgins Road, S Barrington IL 60010 312/551-2467	1978
<b>Brown, Lloyd J.</b> , (F.S.A.), 392 Pearl Street, Apt 321, Burlington ON Canada L7R 2M9	i 1968	<b>Bruce, James G.</b> , (F.S.A.), 1250 Fir Drive, Tucson AZ 85704	i 1965
<b>Brown, Mary Ann</b> , (F.S.A.), Vice President, Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016 212/490-3460	1984	<b>Bruce, Paul V.</b> , (A.S.A.), Staff Actuary, IDS Life Insurance Company, IDS Tower, Minneapolis MN 55474 612/372-1947	1988
<b>Brown, Maurice S.</b> , 3608 Saul Road, Kensington MD 20895 301/942-0450	i 1967	<b>Bruce, Robert E.</b> , (F.C.A., E.A.), Consulting Actuary, Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200	1965
<b>Brown, Michael Joe</b> , (A.S.A.), Assistant Actuary, Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6653	1982	<b>Bruce, William D.</b> , (F.C.A.), Consulting Actuary, Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200	1965
<b>Brown, Milton L.</b> , (F.S.A.), Consulting Actuary, 935 Chester Avenue, San Marino CA 91108	1979	<b>Bruchansky, Sherman A.</b> , (E.A.), President, The BFN Corporation, 505 South Lenola Road, Moorestown NJ 08057 609/284-9595	1982
<b>Brown, Nancy E.</b> , (F.A.), NEB & Associates, PO Box 1171, Barrington IL 60010 312/381-3360	1977	<b>Bruckman, Paul S.</b> , (E.A.), Actuary, Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95842 916/484-6811	1970
<b>Brown, Nicholas M., Jr.</b> , (F.C.A.S.), Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4320	1981	<b>Bruechert, Robert W P.</b> , (A.S.A.), Associate Actuary, The Wyatt Company, 1111 Suburban Station, Philadelphia PA 19103 215/569-4393	1982
<b>Brown, Peter</b> , (A.S.A.), American International Reinsurance, PO Box 152, Hamilton Bermuda 809/295-2121	1969	<b>Brumbach, John W.</b> , (F.S.A.), Senior Vice President / Chief Actuary, Integon Corporation, 500 West 5th Street, Winston-Salem NC 27152 919/770-2124	1978
<b>Brown, Richard F.</b> , (F.A.), Director of Employee Benefits, American Motors Corporation, 27777 Franklin Road, Southfield MI 48034 313/827-3980	1976	<b>Brummer, George</b> , (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
<b>Brown, Robert A.</b> , (F.S.A.), Assistant Vice President & Actuary, Connecticut General Life Insurance, Hartford CT 06152 203/725-2323	1969	<b>Brummond, William</b> , (F.S.A.), Assistant Vice President & Actuary, Federal Life Insurance Co (Mutual), 3750 West Deerfield Road, Riverwoods IL 60015 312/520-1900	1979
<b>Brown, Robert B.</b> , (A.S.A.), Associate Professor/Math, Ohio State University, 231 West 18th Avenue, Columbus OH 43210 614/422-5584	1985	<b>Brunell, Mark A.</b> , (A.S.A.), Actuarial Mathematician, National Fidelity Life Insurance Co, 5200 Metcalf, Overland Park KS 66201 913/967-1336	1985
<b>Brown, Rodney Royce</b> , (F.S.A.), Assistant Product Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/231-1700	1980	<b>Bruner, Jack E.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 600 Grant Street, Pittsburgh PA 15219 412/261-1060	1982
<b>Brown, Stephen L.</b> , (F.S.A., E.A.), Executive Vice President, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2070	1965	<b>Bruning, John Frederick</b> , (A.S.A.), Staff Actuary, William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4607	1981
<b>Brown, William A.</b> , (F.S.A., E.A.), President, EBP Services Inc, PO Box 15278, Atlanta GA 30338 404/634-2018	1965	<b>Bruning, Larry J.</b> , (F.S.A.), Assistant Vice President & Actuary, Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114 402/390-7501	1984
<b>Brown, William C.</b> , (F.S.A.), 39 Inwood Road, Chatham NJ 07928	i 1965	<b>Brunini, Alexander D.</b> , (F.S.A.), Vice President, Metropolitan Life Insurance Co, One Madison Avenue, Area 5A, New York NY 10010 212/578-2810	1978
<b>Brown, William W.</b> , (F.C.A.S.), Vice President & Actuary, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5634	1967	<b>Bruno, Philip G.</b> , (E.A.), Vice President, George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610	1980
<b>Browne, Richard H.</b> , (A.S.A.), Life Actuary, The Beaven/Inter-American Cos, 55 East Jackson Boulevard, Suite 1000, Chicago IL 60604 312/987-9600	1984		
<b>Browne, Walter F.</b> , (E.A.), John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6000	1985		

Admitted	Admitted
<b>Brunn, Sandra Lee</b> , (A.S.A., E.A.), <i>Pension Administration Services Manager</i> , Washington Square Capital Inc, 100 Washington Square, PO Box 20, Minneapolis MN 55440 612/372-1035	1982
<b>Brutzman, F Bard</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Tillingshast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Atlanta GA 30026 404/261-5420	1969
<b>Bryan, Charles A</b> , (F.C.A.S.), <i>Senior Vice President &amp; Actuary</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/690-2025	1977
<b>Bryan, David</b> , (F.S.A.), <i>Director of Actuarial Services</i> , Canada Life Assurance Co, 6201 Powers Ferry Road NW, Atlanta GA 30339 404/953-1959	1974
<b>Bryan, William J</b> , (F.S.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swarts & McAllister, 4205 Hillsboro Road, Suite A200, Nashville TN 37215 615/385-1640	1966
<b>Bryan, William T</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Pekin Life Insurance Co, 2505 Court Street, Pekin IL 61558 309/346-1161	1978
<b>Bryant, Allison P</b> , (F.S.A.), <i>Actuary</i> , Keystone Provident Life, 99 High Street, Boston MA 02110 617/338-3559	1981
<b>Bryant, Arthur L</b> , (F.S.A.), <i>Chairman and President</i> , The State Life Insurance Co, 141 East Washington Street, Indianapolis IN 46204 317/632-3551	1966
<b>Bryant, Edwin T</b> , (F.C.A., F.S.A., E.A.), Towers Perrin Forster & Crosby, 3475 Lenox Road NE, Suite 500, Atlanta GA 30326 404/261-7820	1971
<b>Bryson, Steven D</b> , (F.S.A., E.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2753	1979
<b>Buben, Paul</b> , <i>Consultant</i> , Monetrics, 3655 Glenn South E, Grand Rapids MI 49506 616/949-5407	1970
<b>Buchanan, J Douglas</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3	1980
<b>Buchanan, John H</b> , (F.S.A., E.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 1601 Elm Street - Suite 1400, Thanksgiving Tower, Dallas TX 75201 214/754-2000	1974
<b>Buchanan, William M</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094	1965
<b>Buchele, Lee J</b> , (F.S.A., E.A.), <i>Assistant Vice President</i> , Johnson & Higgins, 2600 One PPG Place, Pittsburgh PA 15222 412/391-5350	1979
<b>Bucher, G Scott</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1566	1972
<b>Buchter, Gene W</b> , (F.S.A.), 911 Green Cove, Dallas TX 75232	1966
<b>Buchwald, Michele G</b> , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6000	1984
<b>Buck, Frank J</b> , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3389	1984
<b>Buck, Fred A</b> , (F.S.A.), <i>President &amp; Chief Operating Officer</i> , E F Hutton Life Insurance Co, 11011 North Torrey Pine Road, PO Box 2700, La Jolla CA 92038 619/458-8485	1978
<b>Buck, James E, Jr.</b> , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6699	1979
<b>Buck, Norman F</b> , (F.C.A., F.S.A.), Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200	1965
<b>Buck, Robert E</b> , (E.A.), <i>Manager</i> , A S Hansen Inc, 510 4th Financial Center, Wichita KS 67202 316/262-5129	1976
<b>Buckheit, William E</b> , (E.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 11561 212/536-3124	1984
<b>Buckingham, Robert Monte</b> , (F.S.A.), <i>Assistant Vice President</i> , <i>Corporate Actuary</i> , Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1985
<b>Buckman, Alfred L</b> , (F.S.A., E.A.), 4023-N Calle Sonora Este, Laguna Hills CA 92653 714/768-1634	1965
<b>Buckman, Roger A</b> , (F.S.A., E.A.), <i>Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5056	1974
<b>Bucknell, Earl F</b> , (F.S.A.), 1355 South Portofino Drive, Apt 504, Sarasota FL 33581	1965
<b>Bucknell, Robert I</b> , (F.S.A., E.A.), Bucknell Enterprises, 7019 North Niumalu Loop, Honolulu HI 96825 808/395-5962	1970
<b>Buckner, Karen W</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 5050 Poplar Avenue, Suite 1414, Memphis TN 38157 901/767-6970	1982
<b>Buckner, Leonard</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2305	1976
<b>Budd, Edward H</b> , (F.C.A.S.), <i>Chairman &amp; Chief Executive Officer</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1965
<b>Budd, George L, Jr.</b> , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900	1972
<b>Buddington, David W</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1971
<b>Budinger, Joseph A</b> , (F.S.A.), 4750 North Central Avenue, Phoenix AZ 85012	1965
<b>Buell, Charles H</b> , (F.S.A.), <i>Consulting Actuary</i> , 660 Poppy Way, Broomfield CO 80020 303/466-2488	1966
<b>Buell, Paul Elliott</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Pacific Guardian Life Insurance Co, 1600 Kapiolani Boulevard, Honolulu HI 96814 808/942-1279	1981
<b>Buff, Joseph J</b> , (F.S.A.), <i>Research Associate</i> , Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/974-8013	1982
<b>Buffin, Kenneth G</b> , (F.C.A., A.S.A., E.A.), 40 Pine Cove Road, Fair Haven NJ 07701 201/842-4463	1967
<b>Buffinton, Philip G</b> , (A.C.A.S.), <i>Vice President &amp; Secretary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2854	1966
<b>Bugg, William J, Jr.</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary</i> , American Family Life, Assur Co of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431	1975
<b>Buhring, John A</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/629-0600	1979

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<b>Bujaucius, Gary</b> , (A.C.A.S.), Manager, Commercial Casualty Actuarial, Hanover Insurance Company, 440 Lincoln Street, Worcester MA 01605 617/853-7200	1983	<b>Burke, Anne D</b> , (F.C.A.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1970
<b>Bulette, Wayne</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1968	<b>Burke, Frank F</b> , (A.C.A.), Examining Actuary, Texas State Board of Insurance, 7831 Willow Lake Court, Suite 117, Dallas TX 75230	i 1966
<b>Bullock, Venita L</b> , (A.S.A.), Assistant Vice President, J P Morgan Investment, Nine West 57th Street, Floor 2M, New York NY 10019 212/826-9557	1984	<b>Burke, Richard E</b> , (F.S.A., E.A.), Assistant Actuary, Travelers Insurance Company, LHFS Actuarial, 12 North Building, Hartford CT 06115 203/277-2883	1981
<b>Bunin, David T</b> , (F.C.A., F.S.A., E.A.), Actuarial-Economic Consultant, Bunin Associates, 626 Land Title Building, Philadelphia PA 19110 215/568-6900	1965	<b>Burke, William J</b> , (F.S.A.), Second Vice President/Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1975
<b>Bunyan, Alden T</b> , (F.S.A.), 705 New Britain Avenue, Hartford CT 06106	i 1965	<b>Burke, William P</b> , (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
<b>Burbank, Wesley J</b> , Director/Actuarial, Humana Inc, 500 West Main, PO Box 1438 - 20th Floor, Louisville KY 40202-1438 502/580-2021	1984	<b>Burks, Michael L</b> , Manager, Actuarial Services, HCA Insurance Services, One Park Plaza, PO Box 550, Nashville TN 37202-0550 615/320-2808	1984
<b>Burch, David Lee</b> , (F.S.A.), Associate Actuary, Pacific Mutual Life Insurance Co, 17360 Brookhurst, Fountain Valley CA 92708 714/640-3071	1983	<b>Burleigh, John M</b> , (F.S.A.), Executive Vice President, Guardian Reinsurance Service Corp, 43 Oak Ridge Lane, West Hartford CT 06107 203/521-7555	1965
<b>Burch, Phillip W</b> , (F.S.A.), Assistant Vice President & Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2419	1980	<b>Burley, Winfield C</b> , (A.S.A.), Chief, Pension Actuarial Branch, Internal Revenue Service, 1111 Constitution Avenue NW, Pension Actuarial Branch, Washington DC 20224 202/535-6768	1966
<b>Burecum, George K</b> , (F.S.A.), United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2771	1979	<b>Burling, Irving R</b> , (F.S.A.), President & Chief Executive Officer, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1965
<b>Burd, Richard H</b> , (F.S.A.), Group Actuary, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, PO Box 3149, Lancaster PA 17604 717/397-2751	1979	<b>Burmeister, Monica</b> , (F.S.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1981
<b>Burdulis, Paul B</b> , (A.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5976	1982	<b>Burmeister, Ned A</b> , (F.S.A.), Assistant Actuary, The Bankers Life, 711 High Street, Des Moines IA 50307 515/247-6939	1985
<b>Burell, Rebecca Grier</b> , (A.S.A.), Assistant Actuary, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1982	<b>Burnosky, John E</b> , (F.S.A.), Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-6764	1967
<b>Burger, George</b> , (F.C.A.S.), Assistant Manager & Assistant Actuary, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4827	1982	<b>Burns, Alan L</b> , (F.S.A.), Actuary, American Mutual Life Insurance Co, 418 6th Avenue, Des Moines IA 50307 515/280-1331	1981
<b>Burger, Martin A</b> , (F.S.A., E.A.), Senior Actuary, Paul A Tanker & Associates, 1521 Locust Street, Philadelphia PA 19102 215/735-1202	1976	<b>Burns, John M</b> , (F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, 595 Market Street, San Francisco CA 94105 415/543-6831	1975
<b>Burger, Thomas L</b> , (F.S.A., E.A.), Thomas L Burger & Associates Inc, 6940 South Holly Circle, Suite 130, Englewood CO 80112 303/850-7159	1974	<b>Burns, William O</b> , (F.S.A.), Vice President & Treasurer, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2813	1965
<b>Burger, Willard N</b> , 68 C Dennisville Road, Cape May Court House NJ 08210	i 1970	<b>Burns, William R</b> , (F.S.A.), Supervising Actuary - Life, New York State Insurance Department, Empire State Plaza, Agency Building 1, Albany NY 12257 518/474-6605	1965
<b>Burgess, Albert P</b> , (F.S.A.), Actuary, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741	1979	<b>Burrall, Charles L</b> , (F.C.A., E.A.), 8309 Stenton Avenue, Philadelphia PA 19118	i 1965
<b>Burgess, C Norman</b> , (F.S.A.), Associate Valuation Actuary, The Citadel Assurance, 1075 Bay Street, Toronto ON Canada M5S 2W5 416/928-8757	1976	<b>Burridge, David Michael</b> , (A.S.A.), Actuarial Associate, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1586	1982
<b>Burgess, Robert W</b> , (F.S.A.), Senior Vice President, CIGNA Corp, Hartford CT 06152 203/726-6371	1969	<b>Burrows, Edward E</b> , (E.A.), President, The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780	1979
<b>Burgess, Willis W</b> , (A.S.A.), Consulting Actuary, W W Burgess Consulting Actuary, 1010 South Lincoln Avenue, Park Ridge IL 60068 312/825-5445	1966	<b>Burrows, Richard A</b> , (F.S.A.), Consulting Actuary, 420 South Van Pelt Street, Philadelphia PA 19146 215/985-4190	1965
<b>Burgett, John W</b> , (F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 515 Olive Street, St Louis MO 63101 314/444-1397	1977		
<b>Burgin, David</b> , (A.S.A.), 35 West 9th Street, New York NY 10011 212/477-5138	1966		
<b>Burian, Otto J</b> , (F.S.A.), Meramec Terrace, Box 200-A Route 2, Robertsville MO 63072	i 1965		

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<b>Burrows, Richard P.</b> , (M.C.A.), Director, Tillinghast Nelson & Warren, 15-19 Bloomsbury Way, Chesterfield House, London England WC1A 2TP 01/430-1151	1983	<b>Butler, William E.</b> , President, Insurance Marketers Inc, 5501 Avron Boulevard, Metairie LA 70003 504/888-4652	1970
<b>Burstein, Richard B.</b> , (F.S.A.), Executive Vice President & Chief Actuary, John Adams Life Insurance Co of New York, 100 Jericho Quadrangle, Suite 215, Jericho NY 11753 516/935-8940	1965	<b>Butsic, Robert P.</b> , (A.S.A.), Assistant Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-3815	1979
<b>Burton, Burton E.</b> , (F.S.A.), Senior Vice President, Aetna Life & Casualty, 151 Farmington Avenue, MB66, Hartford CT 06156 203/636-6622	1965	<b>Butz, Charlene N.</b> , (E.A.), Assistant Pension Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6041	1983
<b>Burton, Thomas E.</b> , (F.S.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6829	1982	<b>Butz, Wayne D.</b> , (F.S.A.), Assistant Actuary, National Liberty Corp, Liberty Park, Frazer PA 19355 215/648-5471	1985
<b>Burville, John C.</b> , (A.S.A.), Vice President & Associate Actuary, American International Reinsurance, PO Box 152, Hamilton Bermuda 809/295-2121	1981	<b>Bykerk, Cecil D.</b> , (F.S.A.), Vice President & Deputy Chief Actuary, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, 5 - Actuarial, Omaha NE 68175 402/978-2584	1975
<b>Busby, Robert W.</b> , (F.S.A.), Associate Actuary, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411	1980	<b>Byrne, Daniel F.</b> , (A.S.A.), Product Development Officer, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1982
<b>Busch, Lawrence J.</b> , Vice President, Underwriting, Blue Cross of Washington and Alaska, 6912 220th Street SW, Mountlake Terrace WA 98043 206/778-8888	1984	<b>Byrne, Harry T.</b> , (F.C.A.S.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1965
<b>Busche, George R.</b> , (A.C.A.S.), Senior Actuarial Assistant, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-3612	1985	<b>Byrne, James T.</b> , (A.S.A.), RFD No 1, Bradford RI 02808	1966
<b>Bush, Frank J.</b> , (F.S.A.), 107 Riddell Street, Greenfield MA 01301	1965	<b>Byrne, John J.</b> , (A.S.A.), Chairman of the Board, GEICO, GEICO Plaza, Washington DC 20076 301/986-2000	1966
<b>Bush, Karol</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1979	<b>Byrne, Robert Stephen, Jr.</b> , (F.S.A., E.A.), Partner, Kwasza Lipton, Box 1400, Fort Lee NJ 07024 201/592-1300	1982
<b>Bush, William D.</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105 415/543-6831	1979	<b>Byrne, Ronald J.</b> , (F.S.A.), Associate Actuary, Financial Reporting, American Fidelity Assurance Co, 2000 Classen Center, Oklahoma City OK 73125 405/523-5258	1985
<b>Bush, William W., III</b> , (F.S.A., E.A.), Senior Consultant, William M Mercer-Meidinger Inc, One Oxford Center, 301 Grant Street-Suite 3200, Pittsburgh PA 15219 412/392-4600	1979	<b>Byrnes, G Patrick</b> , (E.A.), President, Actuarial Consultants Inc, 3848 Carson Street, Suite 300, Torrance CA 90503 213/316-1334	1980
<b>Buss, James F.</b> , (F.S.A.), Director / Indiv Product Dev, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1979	<b>C</b>	
<b>Busse, Judith Ann</b> , Manager, Actuarial Research, Blue Cross/Blue Shield of Minnesota, PO Box 43560, St Paul MN 55164 612/456-8571	1984	<b>Caballero, Crispina O.</b> , (F.S.A.), Senior Actuarial Officer-Group, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-5097	1984
<b>Bussewitz, Stephen L.</b> , (M.C.A., A.S.A., E.A.), Vice President & Actuary, T J Kowalchuk Associates Inc of Ohio Inc, 36 East Fourth Street, Suite 1334, Cincinnati OH 45202	1980	<b>Cabatit, Thomas E.</b> , (F.S.A.), Assistant Actuary, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2138	1985
<b>Butcher, Marjorie V.</b> , (A.S.A.), Professor of Mathematics, Trinity College, Hartford CT 06106 203/527-3151	1966	<b>Cadorine, Arthur R.</b> , (A.C.A.S.), Associate Actuary & Manager, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5048	1979
<b>Butcher, Robert W.</b> , (F.S.A., E.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2557	1965	<b>Cahill, James M.</b> , (F.C.A.S.), Six Balfour Lane, PO Box 26, Ramsey NJ 07446 201/327-0196	1965
<b>Butler, Bruce W.</b> , (F.S.A.), Vice President & Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7161	1974	<b>Cain, La Verne W.</b> , (F.S.A.), Senior Vice President, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1965
<b>Butler, Paul C.</b> , (F.S.A.), Vice President, Director Marketing Canadian Ops, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4528	1976	<b>Caine, Gary J.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger, 200 Clarendon Street, Boston MA 02116 617/421-0369	1979
<b>Butler, Robert J.</b> , (A.S.A.), Vice President, Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5706	1979	<b>Calat, George</b> , (F.S.A.), Vice President Actuarial & Underwriting, Blue Cross/Blue Shield of South Carolina, I-20 at Alpine Road, Columbia SC 29219 803/788-3860	1981
		<b>Calby, John W.</b> , (A.S.A., E.A.), Actuarial Manager, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433	1976
		<b>Calderwood, Philip D.</b> , (F.S.A.), Actuarial Assistant, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1985

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<b>Caldwell, Alan W.</b> , (E.A.), <i>Managing Principal</i> , A S Hansen Inc, 500 West Seventh Street, Suite 1706, Fort Worth TX 76102    817/336-4661	1976	<b>Campbell, Gerald J.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Associate Actuary</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175    402/978-2941	1977
<b>Caldwell, Bruce L.</b> , (F.S.A.), <i>Executive Vice President, Business Development</i> , John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178    305/594-3201	1976	<b>Campbell, Kenneth R.</b> , (F.S.A., E.A.), William M Mercer-Meidinger Inc, PO Box 27506, Richmond VA 23261    804/285-7385	1965
<b>Caldwell, Robert K.</b> , (E.A.), <i>The Wyatt Company</i> , 1900 Republic Natl Bank Tower, Dallas TX 75201    214/748-5867	1976	<b>Campbell, Louie G.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026    404/261-5420	1976
<b>Calihan, Glen R.</b> , (A.S.A.), <i>Associate Actuary</i> , Westfield Companies, One Park Circle, Westfield Ctr OH 44251    216/887-0415	1981	<b>Campbell, Paul A.</b> , (F.S.A., E.A.), <i>Director Strategic Planning</i> , Ins Cos, Price Waterhouse, One Financial Plaza, Hartford CT 06103    203/525-4600	1967
<b>Callahan, James P.</b> , (E.A.), <i>Vice President</i> , Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428    215/834-2100	1976	<b>Campbell, Peter N.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 600 Haven Street, Evanston IL 60201    312/475-3591	1979
<b>Callahan, Kathryn M.</b> , (A.S.A.), <i>Associate Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040    206/232-8400	1981	<b>Campbell, Robert C.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202-5602    303/592-5500	1981
<b>Callahan, Robert J.</b> , (F.S.A.), <i>Chief, Actuarial Valuation Bureau</i> , New York State Insurance Department, Empire State Plaza, Agency Building One, Albany NY 12257    518/474-7929	1966	<b>Camus, Richard F.</b> , (F.S.A., M.C.A., E.A.), <i>President</i> , Richard F Camus & Associates, 1529 Newton Street, New Orleans LA 70114    504/367-6875	1973
<b>Callinan, William J.</b> , (F.S.A., E.A.), <i>Actuary/Pension</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602    802/229-3775	1977	<b>Canal, Patrice A.</b> , (A.S.A., E.A.), <i>Actuarial Associate</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175    402/342-7600	1982
<b>Calvert, Geoffrey N.</b> , (F.C.A., A.S.A., E.A.), PO Box 2610, Sidney BC Canada V8L 4C1    604/656-2543	1965	<b>Canary, Eldon R.</b> , (F.S.A.), <i>Associate Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713    217/528-2011	1981
<b>Cameron, Brian M.</b> , (F.A.), <i>Director of Human Resources</i> , Tandon Corp, 20320 Prairie Street, Chatsworth CA 91311    818/993-6644	1980	<b>Candelario, Peter C.</b> , (A.S.A.), <i>Associate Life Actuary</i> , New York State Department of Civil Service, State Campus Building One, Suite 116, Albany NY 12239    518/457-3223	1971
<b>Cameron, John L.</b> , (F.S.A.), 4540 Bee Ridge Road, Apt 163, Sarasota FL 33583    813/377-0102	1965	<b>Canfield, Roberta L.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Direct Marketing Corp of America, 3700 Wilshire Boulevard, Los Angeles CA 90010    213/387-8400	1979
<b>Cameron, Logan C.</b> , (E.A.), <i>Consultant</i> , The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201    214/748-5867	1976	<b>Canine, Jonathan A.</b> , (F.S.A.), <i>Senior Associate Actuary</i> , Indianapolis Life Insurance Co, Box 1230, Indianapolis IN 46206    317/927-6513	1981
<b>Cameron, Patricia</b> , (A.S.A.), <i>Vice President</i> , American International Group, 70 Pine Street, New York NY 10270    212/770-5238	1979	<b>Canlas, Sonia B.</b> , (E.A.), <i>Consulting Actuary</i> , Howard Johnson & Co, 405 Lexington Avenue, New York NY 10174    212/599-3350	1976
<b>Camferdam, Steven R.</b> , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 4041 North Central Avenue, Suite 530, Phoenix AZ 85012    602/234-1819	1983	<b>Cannon, Garnett E.</b> , (F.S.A.), Terwilliger Plaza-A 1121, 2545 SW Terwilliger Blvd, Portland OR 97201	1965
<b>Camp, Jeanne H.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V, Dallas TX 75231    214/363-2451	1982	<b>Cannon, Kent H.</b> , (F.S.A., E.A.), <i>Beneficial Life Insurance Co</i> , 36 South State Street, Salt Lake City UT 84136    801/531-7979	1981
<b>Campbell, Charles E.</b> , (E.A.), Scott Tellier & Company Inc, 10200 East Girard, Suite 114, Denver CO 80231    303/696-0982	1969	<b>Cantner, Alison W.</b> , (E.A.), <i>Actuarial Supervisor</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103    215/893-0270	1976
<b>Campbell, Daniel A.</b> , (F.S.A.), <i>Vice President</i> , Management Data Inc, 3300 Cahaba Road, Suite 201, Birmingham AL 35223    205/871-5844	1978	<b>Cantor, David M.</b> , (F.S.A., E.A.), <i>Associate</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116    617/421-0443	1978
<b>Campbell, Donald F.</b> , (F.C.A., E.A.), <i>Consulting Actuary</i> , Donald F Campbell, 221 North La Salle Street, Chicago IL 60601    312/782-1335	1965	<b>Cappers, Linda F.</b> , (E.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 607 Boylston Street, Boston MA 02116    617/262-0550	1976
<b>Campbell, Donald P.</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Donald F Campbell, 221 North LaSalle Street, Suite 3117, Chicago IL 60601    312/782-1335	1981	<b>Captain, John E.</b> , (F.C.A.S.), <i>Senior Actuarial Assistant</i> , Kemper Group, Long Grove IL 60049    312/540-3085	1984
<b>Campbell, Donna P.</b> , (A.S.A.), <i>Actuarial Associate</i> , Life Insurance Co of Virginia, Box 27601, Richmond VA 23261    804/281-6535	1983	<b>Carbaugh, Albert B.</b> , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-0111	1977
<b>Campbell, George C.</b> , (F.S.A.), 360 Troy Road, Parsippany NJ 07054	1965	<b>Carberry, John P.</b> , (F.S.A., A.C.A., E.A.), <i>President</i> , Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104    415/433-4440	1966

Admitted	Admitted
<b>Carbone, Robert F.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Consolidated Group Inc, PO Box 1440, Framingham MA 01701 617/620-1000	1970
<b>Cardace, Dominick A.</b> , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1971
<b>Cardamone, Dorothea D.</b> , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441	1981
<b>Cardinal, Clayton A.</b> , (F.S.A.), <i>Consulting Actuary</i> , C A Cardinal & Associates, 1250 Bar Harbor, Northbrook IL 60062 312/272-7193	1970
<b>Carey, Douglas J.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1979
<b>Carey, Gene Debbie Tong</b> , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1979
<b>Carey, James J.</b> , (A.S.A., E.A.), <i>President</i> , Continental Equities, 180 Maiden Lane, New York NY 10038 212/440-7762	1976
<b>Carey, Wayne M.</b> , (E.A.), <i>Manager-Pensions</i> , Ethyl Corporation, 330 Fourth Street, Richmond VA 23219 804/788-5447	1978
<b>Cargill, Leonard R., Jr.</b> , (F.S.A., A.C.A., E.A.), <i>National Actuarial Pension Services</i> , 10777 Westheimer, Suite 220, Houston TX 77042 713/266-7019	1970
<b>Carliln, James G.</b> , (F.S.A., A.C.A.S.), <i>Actuary</i> , 13730 15th NE #F103, Seattle WA 98125 206/522-5551	1973
<b>Carlson, Bruce A.</b> , (F.S.A.), <i>Mass Marketing Actuary</i> , North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6529	1980
<b>Carlson, Dennis</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Rural Security Life Insurance Co, Box 5555, Madison WI 53705 608/833-8080	1968
<b>Carlson, Edwin A.</b> , (F.C.A.S.), <i>Associate Systems Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5627	1969
<b>Carlson, Stephen C.</b> , (F.S.A.), <i>Senior Vice President, Finance</i> , Blue Cross/Blue Shield of Wisconsin, 401 West Michigan Street, Milwaukee WI 53201 414/226-6167	1970
<b>Carlton, Kenneth E., III</b> , (A.C.A.S.), <i>Assistant Actuary</i> , New Hampshire Insurance Co, 1750 Elm Street, Manchester NH 03107 603/669-6300	1985
<b>Carmody, Paul</b> , (F.S.A.), <i>Senior Vice President</i> , ICH Companies, 7887 East Bellevue Avenue, Englewood CO 80111 303/779-1111	1978
<b>Carmody, Thomas N.</b> , (E.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 La Salle Road, West Hartford CT 06107 203/521-8400	1976
<b>Carnachan, Robert S.</b> , (F.C.A., E.A.), <i>President</i> , Pension Actuarial Services Inc, PO Box 288, Sonoma CA 95476 707/938-4572	1966
<b>Carnahan, Clarence E.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1484	1968
<b>Carnegie, Jerry Y.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1978
<b>Carney, Gregory J.</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Variable Annuity Life Insurance Co, 2929 Allen Parkway, A7-21, Houston TX 77019 713/831-5025	1979
<b>Carney, Scott V.</b> , (F.S.A.), <i>Associate Actuary</i> , INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19103 215/241-4000	1981
<b>Carp, Marilyn</b> , (F.S.A.), <i>Senior Associate Actuary</i> , Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/685-2900	1979
<b>Carpenter, Clayton C., Jr.</b> , (F.S.A., E.A.), <i>Actuary</i> , Employee Benefits Division, Aetna Life & Casualty, 151 Farmington Avenue, MA44, Hartford CT 06156 203/636-6789	1966
<b>Carpenter, David R.</b> , (F.S.A., E.A.), <i>Chairman, President &amp; Chief Executive Officer</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-2131	1968
<b>Carpenter, Jill K.</b> , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5210	1982
<b>Carpenter, Patricia A.</b> , (E.A.), <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1977
<b>Carpenter, Robert D.</b> , (F.S.A.), <i>President</i> , Private Alternative Inc, 8805 Hawthorne Lane, Philadelphia PA 19118 215/625-5949	1965
<b>Carpenter, Thomas S.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 203/357-9500	1982
<b>Carpenter, John D.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7989	1983
<b>Carr, Dennis L.</b> , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, IBM Building - Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661	1977
<b>Carr, James M.</b> , (F.S.A.), <i>Associate Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2748	1983
<b>Carr, Jonathan S.</b> , (F.S.A.), <i>Consultant</i> , 300 West Peachtree Street, Suite 7E, Atlanta GA 30308 404/584-7063	1983
<b>Carr, Julian S.</b> , (A.S.A., E.A.), <i>Manager of Benefit Funding</i> , Equifax Inc, PO Box 4081, Atlanta GA 30302 404/885-8340	1976
<b>Carr, Mabel B.</b> , (A.S.A.), <i>Actuarial Associate</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6000	1983
<b>Carr, Richard N.</b> , (F.S.A.), <i>Vice President, Actuarial Services</i> , Lord & Ware Inc, PO Box 404, 136 East Main Street, Westfield IN 46074 317/896-9502	1979
<b>Carroll, Benedict L.</b> , (E.A.), <i>Vice President &amp; Actuary</i> , Armstrong-Doyle Co, One Franklin Plaza, Suite 770, Philadelphia PA 19102 215/561-0510	1977
<b>Carroll, Charles</b> , (F.C.A., F.S.A.), <i>Principal</i> , Ernst & Whinney, 153 East 53rd Street, New York NY 10022 212/888-9100	1975
<b>Carroll, Hobson D.</b> , (F.S.A.), <i>Vice President &amp; Group Actuary</i> , The Beaven/Inter-American Cos, 1730 Clifton Place, Suite 201, Minneapolis MN 55403 612/871-6004	1979
<b>Carroll, William</b> , (F.S.A., E.A.), <i>Actuary</i> , American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4162	1978
<b>Carroll, William J.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 15 Court Square, Boston MA 02108 617/426-3300	1966
<b>Carroll, Wm Joseph</b> , (A.C.A., E.A.), 531 Elmwood Avenue, Wilmette IL 60091	1966

	Admitted		Admitted
<b>Carson, David E A</b> , (A.C.A.S.), <i>President</i> , People's Bank, 899 Main Street, Bridgeport CT 06602 203/579-7309	1971	<b>Cautin, Murray</b> , (F.S.A.), <i>Senior Vice President, Savings Banks Life Insurance Fund</i> , 200 Park Avenue, 7th Floor, New York NY 10166 212/598-7490	1971
<b>Carson, Evelyn G</b> , (M.C.A., E.A.), 1765 Belcastro Street, Las Vegas NV 89117	1966	<b>Cavaliere, Robert S</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9200	1980
<b>Carson, Richard</b> , (F.S.A., E.A.), <i>Vice President, Pensions</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1970	<b>Cavallo, Dominick</b> , (F.S.A., E.A.), <i>Corporate Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5168	1966
<b>Carstens, D Wayne</b> , (F.S.A., E.A.), 1311 Tulip Poplar Lane, Vienna VA 22180 703/759-3576	1976	<b>Cavanaugh, Thomas J</b> , (F.S.A., E.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8530	1979
<b>Carter, Edward J, Jr.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V, Dallas TX 75231 214/363-2451	1974	<b>Cavell, David J</b> , (F.C.A., E.A.), <i>Actuary</i> , David J Cavell & Associates, 503-Euclid Office Plaza, 26250 Euclid Avenue, Euclid OH 44132 216/289-7010	1965
<b>Carter, James E</b> , (A.S.A.), <i>Vice President</i> , Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7174	1979	<b>Cayford, Craig E</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Johnson & Higgins, 111 SW Fifth Avenue, Suite 2600, Portland OR 97204-3629 503/241-4800	1982
<b>Carter, Stephen T</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary Group</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1658	1973	<b>Ceccarelli, Jane M</b> , (E.A.), <i>Actuary</i> , Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/673-5695	1979
<b>Carter, W Michael</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-3800	1974	<b>Cecil, John D</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1585	1971
<b>Carter, Warren A</b> , (A.S.A., E.A.), <i>Second Vice President</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5301	1966	<b>Ceesay, Thelma Paulette</b> , (A.S.A.), Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 215/787-4087	1983
<b>Carter, William W</b> , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7050	1979	<b>Ceglia, Edward A</b> , (A.S.A.), <i>Assistant Actuary</i> , Equitable Life Assurance Society, 195 Broadway, New York NY 10007 212/618-4000	1980
<b>Carusi, Leonard G</b> , (A.S.A.), <i>Director of Allocation Services</i> , Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/587-5372	1984	<b>Celfo, Anne</b> , (E.A.), ITT Corporation, 320 Park Avenue, New York NY 10022 212/940-2742	1977
<b>Carver, Wesley S</b> , (F.S.A.), <i>Actuary</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6236	1979	<b>Celler, Richard C</b> , (E.A.), The Wyatt Company, PO Box 708, Upper Montclair NJ 07043 201/744-8200	1976
<b>Cascio, Paul J</b> , (F.S.A., M.C.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 2 Allen Center, Suite 2750, Houston TX 77002 713/951-9500	1978	<b>Cellini, Michael J</b> , (A.S.A.), <i>Group Actuary</i> , Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019 212/484-9320	1984
<b>Case, Daniel F</b> , (F.S.A.), <i>Actuary</i> , American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4164	1965	<b>Cellucci, Marla A</b> , <i>Manager, Statistics &amp; Forecasting</i> , Blue Cross/Blue Shield of Virginia, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7823	1984
<b>Casper, David M</b> , (A.S.A., E.A.), <i>Partner</i> , Hewitt Associates, First Bank Place, West 1115, 120 South Sixth Street, Minneapolis MN 55402 612/339-7501	1976	<b>Ceppos, Gary Howard</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1328	1985
<b>Casner, Thomas R</b> , (F.S.A.), <i>Health Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Health Insurance Department, Bloomington IL 61701 309/766-2142	1978	<b>Cerling, Eric R</b> , (F.S.A., E.A.), <i>Executive Vice President - Actuary</i> , Watkins Ross & Company, 505 Waters Building, Grand Rapids MI 49503 616/456-9696	1979
<b>Castells, Manuel</b> , (F.C.A., A.S.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1970	<b>Cernanec, Philip J T</b> , (F.S.A.), <i>Second Vice President &amp; Product Manager</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2310	1980
<b>Castle, Glen Allen</b> , (A.S.A.), <i>Assistant Actuary</i> , Southern Farm Bureau Life Insurance, 1401 Livingston Lane, Jackson MS 39206 601/981-7422	1984	<b>Cerneka, Thomas P</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1968
<b>Castrovinci, Basil</b> , (E.A.), <i>President</i> , Basil Castrovinci Associates Inc, 3235 Kennedy Boulevard, Jersey City NJ 07306 201/963-9600	1971	<b>Chacosky, Charles K</b> , (A.S.A.), Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1983
<b>Caton, John C</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary</i> , Hudson Life Reassurance Corp, 1290 Palm Avenue, Box 3169, Sarasota FL 33578 813/365-9480	1968	<b>Chadwick, George R, Jr.</b> , (F.S.A., E.A.), <i>President</i> , San Diego Actuarial Consultants Inc, 2820 Camino Del Rio South, Suite 204, San Diego CA 92108 619/299-5206	1965
		<b>Chadwick, Richard A</b> , (A.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 301 Grant Street, Suite 3200, Pittsburgh PA 15219 412/288-8850	1969

	Admitted		Admitted
<b>Chakrabarti, Asutosh, (F.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8041</b>	1979	<b>Chang, Chiu-Cheng, (F.S.A.), Assistant Vice President &amp; Assistant Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2937</b>	1979
<b>Chakrabarti, Partha M, (F.S.A., E.A.), Consulting Actuary, 305 Valley Road, Montclair NJ 07042 201/746-5465</b>	1975	<b>Chang, Youling Grace, (A.S.A.), Associate Actuary, Central Reinsurance Corp, 53 East Nanking Road, Section 2, Taipei Taiwan ROC 002/511-5211</b>	1985
<b>Chalke, Shane A, (F.S.A.), Consulting Actuary, 7777 Leesburg Pike, Suite 300 South, Falls Church VA 22043 703/821-1555</b>	1984	<b>Chang, Yuan, (F.S.A., E.A.), Vice President, Group Pension, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5979</b>	1965
<b>Challenger, James O, (F.S.A.), 29 Wantanopa Crest, Scarborough ON Canada M1H 2B2 416/431-2260</b>	i 1965	<b>Chansky, Joel S, (F.C.A.S.), Portfolio Manager, Invest Analyst, American Agricultural Insurance Co, 225 Touhy Avenue, Park Ridge IL 60068 312/399-5718</b>	1984
<b>Chamberlain, Carol, (A.S.A.), R R #4, Dixon IL 61021</b>	i 1980	<b>Chanzit, Lisa Gattel, (F.C.A.S.), Consulting Actuary, Tillinghast Nelson &amp; Warren, One Mill Pond Lane, Simsbury CT 06070 203/651-3761</b>	1983
<b>Chambers, William T, (A.S.A.), Manager, New Business Research, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444</b>	1966	<b>Chao, Kenneth, (A.S.A.), Vice President, American Express International Inc, Windsor House, 50 Victoria Street, London England SW1H 0NH 441/222-7966</b>	1980
<b>Champ, Michael E, (F.S.A., E.A.), Senior Consultant, Coopers &amp; Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1654</b>	1974	<b>Chao, Lily N, (A.S.A , E.A.), Associate Actuary, Milliman &amp; Robertson Inc, 44 Montgomery Street, Suite 200, San Francisco CA 94104 415/362-1407</b>	1980
<b>Champe, John E, (F.S.A , E.A.), Associate Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411</b>	1965	<b>Chapin, Edward L, (A.S.A., E.A.), 563 Laguna Road, Pasadena CA 91105</b>	i 1966
<b>Chan, Beda, (A.S.A.), Associate Professor, University of Toronto, Department of Statistics, Toronto ON Canada M5S 1A1 416/978-2781</b>	1983	<b>Chapin, Walter L, (F.S.A , E.A.), 9039 Shgo Creek Parkway, Apt 1801, Silver Spring MD 20901 301/587-3294</b>	i 1965
<b>Chan, Chong P, (F.S.A.), Associate Actuary, Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2190</b>	1981	<b>Chaplik, John N, (F.S.A., E.A.), President, AAA Consultants, 603 Morristown Road, Linden NJ 07036 201/486-1470</b>	1980
<b>Chan, David, (F.S.A., E.A.), Associate Actuary, Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959</b>	1980	<b>Chapman, Allan L, (A.S.A.), Vice President &amp; Chief Actuary, Executive Life Insurance Co, 11444 West Olympic Boulevard, Los Angeles CA 90064 213/312-2129</b>	1966
<b>Chan, David H, (A.S.A.), Actuary, National Associates Inc, 1600 Plaza - 600 Building, Seattle WA 98101 206/448-0285</b>	1979	<b>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</b>	1975
<b>Chan, Frank Yun Lam, (A.S.A.), Senior Vice President / Actuary, American International Assurance Co Ltd, One Stubbs Road, AIA Building, Hong Kong 574-2221</b>	1982	<b>Chapman, Donald D, (E.A.), Vice President, Pension Actuary, Qualified Plan Consultants, 1380 Main Street, Pynchon Center, Springfield MA 01103 413/736-2066</b>	1976
<b>Chan, Lau C, (M.C.A., A.S.A., E.A.), Associate Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400</b>	1976	<b>Chapman, Linda J, (E.A.), Pension Consultant, Western Benefit Plan Consultants Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/781-8632</b>	1976
<b>Chan, Stanley S, (F.S.A., E.A.), Actuary, North American Life Assurance Co, 105 Adelaide Street West, Toronto ON Canada M5H 1R1 416/362-6011</b>	1974	<b>Chapman, Peter F, (F.S.A., E.A.), Vice President, Booke &amp; Company, PO Box 66, Winston-Salem NC 27102 919/748-1120</b>	1965
<b>Chan, Walter, Assistant Actuary, Blue Shield of California, Two North Point Street, San Francisco CA 94133 415/445-5374</b>	1984	<b>Chaput, Robert Lee, (E.A.), President, Pension/Profit Sharing Systems, 11 Golden Shore, Suite 310, Long Beach CA 90802 213/436-6253</b>	1976
<b>Chand, Nanak, (F.S.A.), Actuary, Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500</b>	1983	<b>Charling, James C, (F.S.A.), Director, Group Underwriting, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5345</b>	1978
<b>Chandler, Robert M, (F.C.A., F.S.A , E.A.), Consulting Actuary, Milliman &amp; Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940</b>	1972	<b>Charlton, Ian M, (F.S.A., E.A.), Associate Actuary, Independent Life &amp; Accident, One Independent Drive, Jacksonville FL 32276 904/358-5688</b>	1965
<b>Chandler, Rodney J, (F.S.A.), Assistant Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3898</b>	1984	<b>Charsky, Donald M, (F.S.A.), Vice President / Group Pensions, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2068</b>	1984
<b>Chandler, Saul R, (E.A.), Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-1659</b>	1977	<b>Chase, David A, (F.S.A., E.A.), Principal, Hay Management Consultants, 700 South Flower, Suite 2300, Los Angeles CA 90017 213/629-3921</b>	1980
<b>Chang, Ching-I E, (A.S.A.), Assistant Vice President, Actuarial / Oper Research, Citizens Insurance Co of America, 645 West Grand River, Howell MI 48843 517/546-2160</b>	1981		

	Admitted		Admitted
<b>Chase, Robert S.</b> , (A.S.A., E.A.), <i>Actuarial Assistant</i> , William M Mercer-Meidinger Inc, One Oxford Centre #3200, 301 Grant Street, Pittsburgh PA 15219 412/392-4600	1984	<b>Cherry, Harold</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5166	1965
<b>Chaudhry, Mohammad I.</b> , (E.A.), <i>Pacific Actuarial Consulting</i> , 10646 Zelzah Avenue, Suite 210, Granada Hills CA 91344 818/360-1250	1979	<b>Chesner, Mark Alan</b> , (F.S.A.), <i>Actuary</i> , Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1978
<b>Chauner, Milton F.</b> , (F.C.A., F.S.A.), <i>205 Springhouse Pond</i> , Wayne PA 19087	1965	<b>Chester, George D.</b> , (F.S.A.), <i>104 Pioneer Drive, West Hartford CT 06117</i>	1965
<b>Cheetham, McClain</b> , (F.S.A.), <i>Actuary</i> , 3213 Mountview Road, Columbus OH 43221	1965	<b>Chhabra, Jatindar P.</b> , (F.S.A.), <i>Second Vice President / Actuary</i> , Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6156	1983
<b>Chellgren, Norton W.</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6634	1965	<b>Chiang, Jeanne D.</b> , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-1466	1985
<b>Chen, Bill Shun-Zer</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215-1989 713/789-5640	1979	<b>Chiappetta, Robert N.</b> , (A.S.A.), <i>Director, Information &amp; Reference</i> , American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4333	1966
<b>Chen, Cecilia C H.</b> , (A.S.A.), <i>Assistant Actuary</i> , Security-Connecticut Life Insurance, Security Road, Avon CT 06001 203/677-8621	1984	<b>Chiappetti, Thomas M.</b> , (F.S.A., M.C.A., E.A.), <i>Pension Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-1911	1977
<b>Chen, Li-Chieh</b> , (A.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Idealife Insurance Co, 30 Oak Street, Stamford CT 06904 203/356-4918	1979	<b>Childress, Joseph A. Jr.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, One Commerce Square, Suite 1050, Memphis TN 38103 901/523-9594	1979
<b>Chen, Ming-Yueh</b> , (F.S.A.), <i>18 Wildrose Drive, S Windsor CT 06074</i>	1980	<b>Childs, Diana M.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , General Accident Insurance, 436 Walnut Street, Philadelphia PA 19105 215/625-1042	1977
<b>Chen, Ning Y.</b> , (F.S.A., E.A.), <i>Senior Consulting Actuary</i> , Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, St Louis MO 63105 314/725-0114	1984	<b>Childs, Gregory Richard</b> , (F.S.A.), <i>Assistant Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8031	1981
<b>Chen, Raymond T.</b> , (E.A.), <i>Vice President &amp; Assistant Actuary</i> , American International Life Assur Co of New York, 70 Pine Street, New York NY 10270 212/770-6198	1976	<b>Chin, William P.</b> , (A.S.A.), <i>Pricing Actuary</i> , Provident Alliance Life Insurance, 620 Newport Center Drive, Newport Beach CA 92660 714/644-8260	1980
<b>Chen, Slim C.</b> , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower - Unit 427, 8th Floor, Minneapolis MN 55402 612/372-1948	1984	<b>Chipkin, Robert</b> , (F.S.A., E.A.), <i>Vice President &amp; Group Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441	1978
<b>Cheng, Laurence</b> , (F.C.A.S.), <i>Investment Manager for Canada</i> , Zurich Life Insurance Co of Canada, 188 University Avenue, 9th Floor, Toronto ON Canada M5H 3C8 416/593-6121	1980	<b>Chirolas, William P.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , United Services Life Insurance Co, 1701 Penn Avenue NW, Washington DC 20006 202/298-6235	1972
<b>Cheng, Phillip C.</b> , (A.S.A.), <i>Corporate Financial Planning Analyst</i> , United States Fidelity & Guaranty Co, 100 Light Street, PO Box 1138, Baltimore MD 21202 301/547-3823	1984	<b>Chittenden, Charles</b> , (F.S.A., E.A.), <i>Daskais &amp; Walls Inc</i> , Two North Riverside Plaza, Chicago IL 60606 312/648-7432	1980
<b>Cheng, Yek Soan</b> , (F.S.A.), <i>Massachusetts Mutual Life Insurance</i> , 1295 State Street, Springfield MA 01111 413/788-8411	1981	<b>Chiu, Wu-Hsiung</b> , (A.S.A.), <i>Assistant Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1830	1982
<b>Cherlin, George Y.</b> , (F.C.A., F.S.A., A.C.A.S., E.A.), <i>Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-7404	1965	<b>Chiumenti, Stephen</b> , (A.S.A.), <i>Associate Counsel</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2740	1983
<b>Chern, Paul L.</b> , (A.S.A., E.A.), <i>The Pentad Corp</i> , 260 Bear Hill Road, Waltham MA 02154 617/890-1780	1979	<b>Chmely, Robert M.</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Comptroller</i> , Prudential Asset Management Co, 745 Broad Street, 19th Floor, Newark NJ 07101 201/877-4770	1966
<b>Chernick, David R.</b> , (F.C.A.S.), <i>Senior Manager</i> , CNA Insurance Companies, CNA Plaza 38S, Chicago IL 60685 312/822-7539	1982	<b>Choi, April S.</b> , (A.S.A.), <i>Senior Assistant Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue 6/610, Evanston IL 60201 312/570-5500	1982
<b>Chernoff, Victor B.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 24425, Los Angeles CA 90024 213/477-6481	1967	<b>Chorpita, Fred M.</b> , (A.C.A.S.), <i>Vice President &amp; Actuary</i> , Penn Manufacturers Association Insurance, 925 Chestnut Street, Philadelphia PA 19107 215/629-5070	1970
<b>Chernow, David M.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Bradford National Life Insurance Co, 771 Corporate Drive, Lexington KY 40503 606/223-2386	1975	<b>Chorvat, Jan Alan</b> , (E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 3030 N Rocky Point Drive West, Suite 410, Tampa FL 33607 813/885-6521	1981
<b>Cherry, Calvin D.</b> , (A.S.A.), <i>Associate Actuary</i> , Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75234 214/233-2510	1980		

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<b>Chou, Hung-Cheng</b> , (F.S.A.), Associate Actuary, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2754	1980
<b>Chou, Li Chuan L</b> , (A.C.A.S.), New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/669-6300	1985
<b>Chou, Philip S</b> , (A.C.A.S.), Principal Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0257	1981
<b>Chow, August C</b> , (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
<b>Chow, Catherine</b> , (F.S.A.), Assistant Actuary, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3994	1982
<b>Christensen, Peter A</b> , (F.S.A., E.A.), Vice President, Johnson & Higgins, 100 Prospect Street, Stamford CT 06904-2006 203/358-0333	1979
<b>Christensen, Wesley R</b> , (A.S.A., E.A.), Secretary, Group Division, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6788	1966
<b>Christenson, Le Roy H</b> , (F.S.A.), Vice President & Reinsurance Actuary, American United Life Insurance Co, One American Square, Indianapolis IN 46206 317/263-1539	1978
<b>Christenson, Wayne E</b> , (E.A.), Actuarial Consultant, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6000	1981
<b>Christians, Albert K</b> , (F.S.A.), Vice President & Actuary, World Service Life Insurance Co, 2300 Continental Plaza, PO Box 1876, Fort Worth TX 76101 817/390-1049	1979
<b>Christiansen, Christofer</b> , (F.S.A., E.A.), Associate, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1985
<b>Christianson, David J</b> , (F.S.A.), Vice President & Actuary, Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-8022	1979
<b>Christie, James K</b> , (F.C.A.S.), Manager Actuarial Department, The Dominion of Canada Group, 165 University Avenue, Toronto ON Canada M5H 3B9 416/362-7231	1985
<b>Christman, Joseph A</b> , (F.S.A.), 5801 East Calle Del Paisano, Phoenix AZ 85018	1965
<b>Christmas, William R</b> , (F.S.A.), 623/25 Central Park Village, 9309 South Highway #441, Orlando FL 32821 802/863-6593	1965
<b>Christopher, David A</b> , (A.S.A.), Assistant Actuary-Variable Products, Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/953-5100	1981
<b>Christopher, Norma Y</b> , (F.S.A.), Manager, Actuarial Research, Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/951-5342	1982
<b>Christopherson, Jon C</b> , (F.S.A.), Vice President & Actuary, Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890	1973
<b>Chu, Limin</b> , (A.S.A.), Actuarial Assistant, Confederation Life Insurance Co, 280 Interstate North, PO Box 105103, Atlanta GA 30348 404/953-5108	1985
<b>Chuck, Allan</b> , (A.C.A.S.), Assistant Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2822	1982
<b>Chun, Diane Heim</b> , (A.S.A.), Senior Actuarial Associate, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-4339	1981
<b>Chun, Keith J</b> , (F.S.A., E.A.), Actuarial Director, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8653	1979
<b>Church, Harry M</b> , (F.C.A., A.C.A.S., A.S.A., E.A.), Consulting Actuary, Coates Herfurth & England Inc, 37 East Huntington Drive, Room 6, Arcadia CA 91006 818/445-6603	1966
<b>Ciapas, Henry A</b> , (F.S.A.), Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3912	1978
<b>Ciaraffo, Thomas</b> , (A.S.A.), Vice President, Benico Inc, 400 Beneficial Center, Peapack NJ 07977 201/781-4230	1981
<b>Ciarniello, Domenick A</b> , (F.S.A.), Principal, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7145	1979
<b>Ciezadlo, Gregory J</b> , (F.C.A.S.), Actuary, Allstate Insurance Co, Allstate Plaza North D-1, Northbrook IL 60062 312/291-5934	1981
<b>Cillie, Gabriel G</b> , (F.S.A., E.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-8047	1970
<b>Cimini, Edward D, Jr.</b> , (A.C.A.S.), Vice President & Actuary, Financial Indemnity Company, 2550 Hollywood Way, Burbank CA 91505 818/843-2444	1983
<b>Cirkiel, Robert E</b> , (A.S.A., E.A.), Associate Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3288	1982
<b>Cis, Mark</b> , (F.C.A.S.), Vice President & Actuary, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/231-7467	1979
<b>Citron, Richard I</b> , (E.A.), Executive Vice President, Frank B Hall & Company Inc, 529 Pleasantville Road, Briarcliff Manor NY 10510 914/769-9200	1976
<b>Claire, Donna Rose</b> , (F.S.A.), Assistant Actuary, Metropolitan Life Insurance Co, One Madison Avenue, Room 5D, New York NY 10010 212/578-8268	1982
<b>Claire, Martin R</b> , (F.S.A.), Assistant Actuary, Metropolitan Life Insurance Co, One Madison Avenue, Area 10-Z, New York NY 10010 212/578-6261	1982
<b>Chairman, Stephen A</b> , (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
<b>Clancy, Cynthia M</b> , (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-4935	1977
<b>Clancy, Robert P</b> , (F.S.A.), Senior Financial Officer, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-6000	1977
<b>Clapper, Franklin C, Jr.</b> , (F.S.A., E.A.), Vice President, Urbaine Life Reinsurance Co, 200 White Plains Road, Tarrytown NY 10591 914/332-4600	1978
<b>Clar, Marc S</b> , (E.A.), Consultant, Ray Krieger Consultants Inc, 60 Cutler Mill Road, Great Neck NY 11021 516/482-5565	1983
<b>Clare, James L</b> , (F.S.A.), Senior Consultant, Hansen Consultants Ltd, #1002, 1200 Bay Street, Toronto ON Canada M5R 2A5 416/927-7470	1966

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<b>Clark, Chester D.</b> , (F.C.A., F.S.A., E.A.), <i>Managing Director</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0425	1968	<b>Cleary, William T. Jr.</b> , (E.A.), <i>Vice President &amp; Actuary</i> , Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1976
<b>Clark, David G.</b> , (A.C.A.S.), <i>Property Casualty Actuary</i> , Georgia Insurance Department, 7th Fl - West Tower Rating Div, 200 Piedmont Avenue SE, Atlanta GA 30334 404/656-4449	1980	<b>Cleaver, William J.</b> , 13326 West Road, Westfield IN 46074	1967
<b>Clark, Debra Ann.</b> , (A.S.A., E.A.), <i>Senior Actuarial Assistant</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1985	<b>Clemens, Dennis D.</b> , (E.A.), <i>The Wyatt Company</i> , 1020 McKay Tower, Grand Rapids MI 49503 616/458-2131	1976
<b>Clark, Frederick W.</b> , (F.S.A.), 281 Turtle Back Road, New Canaan CT 06840 203/966-0335	1965	<b>Clement, Charles J.</b> , (A.S.A.), <i>Manager</i> , Equitable Life Assurance Society, 135 West 50th Street, 4th Floor, New York NY 10020 212/713-8411	1984
<b>Clark, Helen L.</b> , (F.S.A.), Westminster Village North, 11050 Presbyterian Drive #114, Indianapolis IN 46236	1965	<b>Clement, Donald F.</b> , (F.C.A., F.S.A., E.A.), Adonai Financial Services, 3223 Galahad Drive, Dallas TX 75229 214/351-2570	1967
<b>Clark, John P.</b> , (F.S.A., E.A.), <i>Vice President</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1972	<b>Clements, Robert K.</b> , (A.S.A.), <i>Vice President</i> , American Exchange Bank, 151 North Fourth, Elmwood NE 68349 402/994-2175	1979
<b>Clark, John T.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2167	1980	<b>Clemons, King.</b> , (E.A.), <i>President</i> , Western Reserve Life Insurance Co, 230 North Third, PO Box 609, Grand Junction CO 81501 303/242-6291	1976
<b>Clark, Kenneth J.</b> , (F.S.A.), <i>Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3290	1965	<b>Clendon, Barton H.</b> , (F.S.A.), 1112 Appleland Drive, Wenatchee WA 98801	1970
<b>Clark, Kenneth T.</b> , (F.S.A.), <i>Consulting Actuary</i> , Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330	1965	<b>Clerihue, A Donald</b> , (F.S.A.), <i>Second Vice President</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7163	1970
<b>Clark, Michael R.</b> , (A.S.A., E.A.), <i>Executive Vice President</i> , Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311	1976	<b>Clesi, Philip J.</b> , (A.S.A., E.A.), <i>Enrolled Actuary</i> , Clesi Actuarial Services Inc, 3342 Esplanade Avenue, New Orleans LA 70119 504/486-6811	1979
<b>Clark, R Bruce</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Sovereign Life Assurance Co, PO Box 210, Main Depot, Calgary AB Canada T2P 2H6 403/292-1511	1981	<b>Clevenger, Kelly D.</b> , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Pension Insurance, PO Box 1110, Fort Wayne IN 46801 219/427-4714	1982
<b>Clark, Ray A.</b> , 37 West 57th Street, Indianapolis IN 46208 317/251-6007	1967	<b>Click, James R.</b> , <i>Senior Vice President &amp; Chief Actuary</i> , Blue Cross of Washington and Alaska, 15700 Dayton Avenue North, Seattle WA 98133 206/361-3697	1984
<b>Clark, Thomas</b> , (F.S.A., E.A.), <i>Actuary</i> , McGinn Associates, 2564 West Woodland Drive, Box 4560-P, Anaheim CA 92801 714/826-0640	1978	<b>Clifton, Frances M.</b> , (F.S.A.), Towers Perrin Forster & Crosby, One Live Oak Center, 3475 Lenox Road NE - Suite 500, Atlanta GA 30326 404/261-7820	1981
<b>Clark, Voris C.</b> , (F.S.A.), <i>Vice President &amp; Corporate Actuary</i> , Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900	1969	<b>Clinton, R Kevin</b> , (F.C.A.S.), <i>Chief Actuary &amp; Director</i> , Michigan Insurance Bureau, 611 West Ottawa - 2nd Floor, Ottawa Tower North, Lansing MI 48933 517/373-0237	1981
<b>Clarke, Gordon W. Jr.</b> , (A.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	1971	<b>Clipson, Michael A.</b> , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7895	1985
<b>Clarke, John W.</b> , (F.C.A.S., F.S.A., A.C.A., E.A.), 805 North St Mary's Lane, Marietta GA 30064	1965	<b>Cloninger, Kriss, III</b> , (F.S.A., E.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 225 Peachtree Street NE, Suite 2100, Atlanta GA 30043 404/577-3240	1976
<b>Clarkson, Kevin P.</b> , (F.S.A.), <i>Assistant Actuary</i> , American Life Insurance Co, One Alico Plaza, PO Box 2226, Wilmington DE 19899 302/594-2664	1982	<b>Cloud, Robert B.</b> , (A.S.A.), <i>Second Vice President &amp; Actuary</i> , Bankers Security Life Insurance Society, 1701 Pennsylvania Avenue NW, Washington DC 20006 202/463-3473	1979
<b>Clausen, Norman W.</b> , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1974	<b>Clough, Thomas A.</b> , (F.A.), <i>Enrolled Actuary</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5007	1983
<b>Clay, Charles H.</b> , (A.S.A.), C H Clay & Associates, 18158 Sharon, Yorba Linda CA 92686 714/777-0113	1982	<b>Clowes, W Michael</b> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/241-2631	1980
<b>Claypool, William R.</b> , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-4857	1985	<b>Clyne, John M.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , American Life Insurance Co of New York, 810 7th Avenue, New York NY 10019 212/581-1200	1970
<b>Cleary, John J.</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1976	<b>Coate, Larry D.</b> , (A.S.A., E.A.), <i>President</i> , Comprehensive Benefit Services, 475 Gate Five Road, Building A, Suite 215, Sausalito CA 94965 415/331-6284	1976

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<b>Coates, Barrett N, Jr.,</b> (F.C.A., F.S.A., E.A.), President, Coates Kenney Gavazzi & Witt, 2150 Shattuck Avenue, Suite 700, Berkeley CA 94704 415/644-3383	1965	<b>Cohen, Howard Lee,</b> (F.C.A.S.), Vice President & Actuary, Criterion Insurance Co, 5260 Western Avenue, Washington DC 20076 301/986-2448	1981
<b>Coates, Clarence S,</b> (F.C.A.S., A.S.A.), 1730 Washington Avenue, Wilmette IL 60091	1965	<b>Cohen, Howard S,</b> (M.C.A., A.C.A.S.), Actuary, The Wyatt Company, Sears Towers - Suite 5600, 238 South Wacker Drive, Chicago IL 60606 312/876-2000	1979
<b>Coates, John K,</b> (A.S.A.), Associate Actuary, Coates Kenney Gavazzi & Witt, 2150 Shattuck Avenue, Suite 700, Berkeley CA 94704 415/644-3383	1985	<b>Cohen, Ira,</b> (F.S.A., E.A.), Director, Employee Plans Technical & Actuarial, Internal Revenue Service, 1111 Constitution Avenue NW, Room 6526 Op:E:Ep, Washington DC 20224 202/566-6740	1972
<b>Coates, William D,</b> (A.C.A.S.), President, Daniels-Head Insurance Agency, 19 West Chicago Avenue, Hinsdale IL 60521 312/655-2225	1966	<b>Cohen, Jerry M,</b> (F.S.A., E.A.), Cohen & Associates, 300 Nesbit Lake Court, Atlanta GA 30360 404/394-0782	1975
<b>Coatsworth, Charles N,</b> (F.S.A.), Vice President & Actuary, National Liberty Corp, Valley Forge PA 19493 215/648-5438	1979	<b>Cohen, Laurence D,</b> (A.S.A., E.A.), Assistant Vice President, Alexander & Alexander Inc, 3550 Wilshire Boulevard, Los Angeles CA 90010 213/385-5211	1979
<b>Cobin, Elliott I,</b> (A.S.A.), Director, Group Actuarial, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5000	1980	<b>Cohen, Murray E,</b> (A.S.A., F.A.), Associate Professor of Management, University of South Florida, 13907 Middle Park Drive, Tampa FL 33624 813/974-4155	1979
<b>Coble, Roger W,</b> (A.C.A., E.A.), 5027 Louise Drive, La Canada CA 91011 818/790-3418	1966	<b>Cohen, Robert E,</b> (A.S.A.), Associate Actuary, Pennsylvania Blue Shield, Senate Plaza, Camp Hill PA 17011 717/763-3476	1980
<b>Cocheu, Lincoln C,</b> (A.S.A.), 1289 Norwich Road, Jacksonville FL 32207	1966	<b>Cohen, Warren M,</b> (F.S.A.), Assistant Vice President & Actuary, INA Life Insurance Co, Product Development 21T, 1600 Arch Street, Philadelphia PA 19103 215/241-3132	1981
<b>Cochran, Charlene P,</b> (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	<b>Colburn, James T,</b> (F.S.A., E.A.), Principal, Peat Marwick Mitchell & Co, 4400 MacArthur Boulevard, Newport Beach CA 92660 714/851-2000	1974
<b>Cochran, James G,</b> (F.S.A.), Actuary, Nationwide Corp, One Nationwide Plaza, 35T, Columbus OH 43216 614/227-8258	1979	<b>Colburn, Michael B,</b> (A.S.A.), Actuarial Associate, Hartford Insurance Group, Three Waterside Crossing, Windsor CT 06095 203/683-8479	1985
<b>Cochran, William R,</b> (F.S.A., E.A.), Consultant, Hewitt Associates, 777 East Wisconsin Avenue, Milwaukee WI 53202 414/273-5990	1979	<b>Colby, Ronald Brian,</b> (F.S.A.), Director, Lincoln Group Trust, Lincoln National Life Insurance Co, PO Box 2266, Fort Wayne IN 46801 219/427-4160	1982
<b>Coddington, Alan W,</b> (F.S.A.), Associate Actuary, MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2383	1980	<b>Coldwell, Edward J,</b> (A.S.A.), Senior Group Actuarial Assistant, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/847-8933	1985
<b>Cody, Donald D,</b> (F.S.A., E.A.), Consulting Actuary, 1776 Mooringline Drive, Vero Beach FL 32963 305/231-5975	1965	<b>Cole, Catherine L,</b> (A.S.A.), Principal, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1981
<b>Cody, Francis X,</b> (F.S.A.), Senior Vice President & Actuary, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960 914/358-2300	1969	<b>Cole, Janis Karen,</b> (F.S.A.), Actuarial Director, Prudential Insurance Company, 4 Becker Farm Road, Roseland NJ 07068 201/740-8005	1983
<b>Coe, Samuel B,</b> (F.S.A.), Assistant Vice President & Actuary, CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53705 608/231-7212	1977	<b>Cole, John M,</b> (F.S.A.), Assistant Vice President, Continental Insurance, 180 Maiden Lane, New York NY 10038 212/440-7770	1968
<b>Coffey, William E,</b> (F.C.A., F.S.A., E.A.), Manager of Retirement Plans, The Signal Companies Inc, 11255 North Torrey Pines Road, La Jolla CA 92037 619/457-3555	1976	<b>Cole, Linden N,</b> (F.S.A.), Director of Education, Society of Actuaries, 500 Park Boulevard, Suite 440, Itasca IL 60143 312/773-6705	1965
<b>Coffman, Kenneth L,</b> (A.S.A.), Actuarial Consultant, The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1979	<b>Cole, Raymond E,</b> (F.C.A., F.S.A., E.A.), Partner, Hewitt Associates, Two Embarcadero Center, #620, San Francisco CA 94111 415/433-6000	1965
<b>Cohen, Arthur I,</b> (A.C.A.S.), Vice President & Associate Actuary, Pennsylvania Compensation, Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107 215/568-2371	1982	<b>Cole, Stanton L,</b> (F.S.A.), Senior Vice President & Chief Actuary, Beneficial Standard Life Insurance, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8980	1975
<b>Cohen, Barry D,</b> (A.S.A., E.A.), Actuarial Consultant, William M Mercer-Medinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0348	1980	<b>Coleman, Charlie K,</b> (E.A.), Actuary, Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561	1970
<b>Cohen, Harold I,</b> (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	<b>Coleman, Cyril J, Jr.,</b> (E.A.), President, Coleman Consulting Corporation, 527 Madison Avenue, New York NY 10022 516/496-3377	1981
<b>Cohen, Harry H,</b> (F.S.A.), Assistant Vice President, Individual Product Dev, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/967-8046	1974		

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<b>Coleman, James F.</b> , (F.S.A., E.A.), PO Box 328, Copake NY 12516 518/329-4271	i 1965	<b>Colver, Charles F.</b> , (F.S.A.), <i>Actuarial Recruiter</i> , Actuarial Search, 16609 Vicarage Court, Dallas TX 75248 214/931-7468	1972
<b>Coleman, John E.</b> , (A.S.A.), <i>Senior Actuarial Assistant</i> , General American Life Insurance Co, Traditional PMU H4-10, 700 Market Street, St Louis MO 63101 314/231-1700	1985	<b>Combs, Richard A.</b> , (F.S.A.), <i>Second Vice President &amp; Assistant Actuary</i> , Midwestern United Life Insurance Co, 7551 West Jefferson Boulevard, PO Box 929, Fort Wayne IN 46801 219/432-1551	1979
<b>Coleman, Stephen M.</b> , (A.S.A., E.A.), <i>Assistant Pension Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/227-8558	1980	<b>Comeau, Robert</b> , (F.S.A., E.A.), <i>Vice President-Group Insurance</i> , Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114 402/390-7306	1976
<b>Coleman, Thomas L.</b> , (A.S.A.), <i>Consulting Actuary</i> , Heinrich & Coleman, First National Bank Building, 1055 East Wayzata Boulevard, Wayzata MN 55391 612/475-0616	1979	<b>Comey, Dale R.</b> , (F.C.A.S.), <i>Executive Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4844	1972
<b>Colin, Barbara</b> , (A.C.A.S.), <i>Assistant Vice President</i> , US Insurance Group, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3033	1982	<b>Comm, Jerome S.</b> , (E.A.), <i>Vice President</i> , J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Chicago IL 60601 312/332-0430	1978
<b>Collecchia, Frank E.</b> , (F.S.A.), <i>Vice President &amp; Portfolio Manager</i> , Kemper Financial Services Inc, 120 South LaSalle Street, Chicago IL 60603 312/845-1552	1979	<b>Commander, Charles L.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1978
<b>Collett, Robert L.</b> , (F.S.A., E.A.), <i>Principal</i> , Milliman & Robertson Inc, Four Allen Center - Suite 830, 1400 Smith Street, Houston TX 77002 713/658-8451	1969	<b>Compere, James L.</b> , (F.S.A.), <i>Vice President, Policyowner Services</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7053	1965
<b>Colletti, June R.</b> , (F.A.), <i>Vice President &amp; Actuary</i> , Martin E Segal Co, 780 Fifth Avenue, New York NY 10019 212/586-5600	1976	<b>Compton, Allan K.</b> , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2077	1979
<b>Collier, Clarence E.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Illinois Mutual Life/Casualty, 300 Southwest Adams Street, Peoria IL 61634 309/674-8255	1969	<b>Compton, Richard K.</b> , (A.S.A.), <i>Assistant Actuary</i> , Security Life of Denver, Security Life Building, Denver CO 80202 303/534-1861	1979
<b>Collings, David W.</b> , (F.S.A.), <i>Assistant Actuary</i> , American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1366	1980	<b>Comstock, Susan</b> , (F.S.A.), <i>Manager</i> , Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1977
<b>Collins, Douglas J.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1978	<b>Conder, David A.</b> , (A.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300	1982
<b>Collins, James H.</b> , (F.C.A., E.A.), 1420 Ruth Drive, Kirkwood MO 63122 314/821-6980	i 1966	<b>Conefry, Michael A.</b> , (A.S.A., E.A.), <i>President</i> , Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751	1972
<b>Collins, James S.</b> , (F.S.A.), <i>Assistant Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1983	<b>Conger, Patricia J.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	1983
<b>Collins, John C.</b> , (A.S.A., E.A.), <i>Senior Vice President &amp; Actuary</i> , Rollins Burdick Hunter of New York, 605 Third Avenue, New York NY 10158 212/661-9000	1981	<b>Conger, Robert F.</b> , (F.C.A.S.), <i>Senior Vice President &amp; Actuary</i> , Massachusetts Rating Bureaus, 40 Broad Street, Boston MA 02109 617/542-5080	1980
<b>Collins, Richard L.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1978	<b>Conkel, Robert D.</b> , (E.A.), <i>Consultant</i> , American Actuaries Inc, 146 Monroe Center NW, Grand Rapids MI 49503 214/231-7913	1982
<b>Collins, Russell M.</b> , (F.S.A.), <i>Vice President</i> , Huggins Financial Services Inc, One Landmark Square, Stamford CT 06901 203/324-4800	1965	<b>Conklin, Harvey H.</b> , (F.S.A., E.A.), 15 Cedar Crest Drive, Westerly RI 02891 401/348-8954	i 1965
<b>Collins, Sue Ann</b> , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046	1980	<b>Conley, William</b> , (F.C.A.), 3059 Humboldt Road, Green Bay WI 54302 414/468-9573	i 1965
<b>Collis-Bird, Jeremy J.</b> , (F.S.A., E.A.), Eckler Partners Ltd, 1176 West Georgia Street, Suite 1000, Vancouver BC Canada V6E 4A2 604/682-1381	1975	<b>Conn, Russell R.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2417	1975
<b>Colman, Robert Arthur</b> , (A.S.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 101 North Wacker Drive, Chicago IL 60606 312/782-1416	1982	<b>Connell, Eugene C.</b> , (F.C.A.S.), <i>Actuarial Assistant</i> , National Grange Mutual Insurance Co, 55 West Street, Keene NH 03431 603/352-4000	1981
<b>Colton, Edward H.</b> , (F.S.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 58 Juneau Boulevard, Woodbury NY 11797	1970	<b>Connell, Floyd, Jr.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 4170 Ashford-Dunwoody Road, Suite 432, Atlanta GA 30319 404/252-4030	1976
<b>Colton, Richard A.</b> , (E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2169	1976	<b>Connelly, Brendan R.</b> , (F.S.A.), <i>Executive Vice President</i> , North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8459	1976
		<b>Conner, James B.</b> , (A.C.A.S.), <i>Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5285	1974

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<b>Connors, John B.</b> , (F.C.A.S.), Senior Vice President & Manager Pers Mkt Dept, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1976	<b>Cook, Gerald R.</b> , (F.S.A., E.A.), Supervising Actuary, New York State Employees Retirement System, A E State Office Building, Albany NY 12225 518/474-4537	1965
<b>Connor, Vincent P.</b> , (A.C.A.S.), Second Vice President & Treasurer, North Star Reinsurance Corp, Ten Stamford Forum, PO Box 10009, Stamford CT 06904 203/965-8224	1979	<b>Cook, John H.</b> , (F.S.A.), M6 Farmhouse Lane, Morristown NJ 07960 201/539-6194	1965
<b>Connor, William E.</b> , (F.S.A.), Vice President & Actuary, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-6094	1980	<b>Cook, John R.</b> , (F.S.A.), Assistant Actuary, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741	1977
<b>Connors, James J.</b> , (F.S.A.), Vice President, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5276	1965	<b>Cook, W Gilbert</b> , (F.S.A., E.A.), 6520 Blue Ridge Avenue, Cincinnati OH 45213 513/351-6172	1965
<b>Connors, John A.</b> , (F.C.A., E.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1966	<b>Cooke, Alan</b> , (F.S.A.), Director of Employee Benefits & General Insurance, Bata Limited, 59 Wynford Drive, Toronto ON Canada M5N 2K7 416/446-2213	1980
<b>Conover, Robert A.</b> , (F.S.A.), Senior Vice President, Corporate Actuary, Appalachian National Life Insurance, PO Box 2647, Knoxville TN 37901 615/637-4211	1979	<b>Cook-Hebert, Deborah</b> , (F.S.A., E.A.), Associate Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1981
<b>Conrad, Florence</b> , (F.C.A., E.A.), 1355 East 18th Street, Brooklyn NY 11230 212/536-3110	1965	<b>Cookson, John P.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1976
<b>Conrad, Jean G.</b> , (F.C.A., E.A.), President & Actuary, Railroad Employees Mutual, 23900 Commerce Park Road, PO Box 22160, Cleveland OH 44122 216/831-7870	1965	<b>Coon, Katherine C.</b> , (A.S.A., E.A.), Senior Staff Actuary, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4446	1981
<b>Conrad, Paul G.</b> , (F.S.A.), Consulting Actuary, William M Mercer Ltd, 1505 Barrington Street, Maritime Center - 11th Floor, Halifax NS Canada B3J 3K5 902/429-7050	1979	<b>Cooney, Paul E.</b> , (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
<b>Conradi, J Christian</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800	1983	<b>Coons, John W.</b> , (F.S.A.), Actuary, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6749	1965
<b>Conrod, Stuart F.</b> , (F.S.A.), 4400 Exeter Drive, Apt J208, Longboat Key FL 33548	1965	<b>Cooper, Donald R.</b> , (F.S.A., E.A.), President, Resource Deployment Inc, 714 Main Street, Suite 1110, Fort Worth TX 76102 817/390-8921	1969
<b>Conta, Richard V.</b> , (E.A.), Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8061	1976	<b>Cooper, Duncan L.</b> , (A.S.A.), Associate Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3143	1982
<b>Convery, James R.</b> , Blue Cross/Blue Shield of Northern Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-6861	1984	<b>Cooper, G Ashley</b> , (A.S.A., E.A.), Actuary, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1301	1966
<b>Conway, Albert, III</b> , (A.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1980	<b>Cooper, Harold S.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060	1983
<b>Conway, Francis M.</b> , (A.S.A., E.A.), Consulting Actuary, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516 813/584-8128	1981	<b>Cooper, Jack</b> , (F.S.A., E.A.), Consulting Actuary, Alexander & Alexander Inc, 1200 Porter Building, 601 Grant Street, Pittsburgh PA 15219 412/562-1511	1965
<b>Conway, James P.</b> , Second Vice President, Benefit Trust Life Insurance Co, 1771 Howard Street, Chicago IL 60626 312/274-8100	1984	<b>Cooper, Joel Leonard</b> , (A.S.A.), Assistant Vice President, Fred. S James & Co, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7347	1980
<b>Conwill, Stephen H.</b> , (A.S.A.), Actuarial Assistant, MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2386	1985	<b>Cooper, Keith H.</b> , (F.S.A.), Vice President & Director, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1967
<b>Cook, Charles F.</b> , (F.C.A.S.), President & Chief Executive Officer, American Universal Insurance Co, 144 Wayland Avenue, Providence RI 02940 401/351-4600	1968	<b>Cooper, Lorne M.</b> , (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
<b>Cook, David Nolin</b> , (F.S.A.), Second Vice President, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1982	<b>Cooper, Steven L.</b> , (F.S.A., E.A.), 5251 SE 42nd St Terrace, Tecumseh KS 66542 913/233-4494	1974
<b>Cook, David William</b> , (F.S.A., E.A.), Actuary, Pensions & Annuities, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6270	1972	<b>Cooper, Warren P.</b> , (A.C.A.S.), Vice President & Consulting Actuary, Huggins Financial Services Inc, 229 18th Street, Philadelphia PA 19103 215/875-2668	1969
<b>Cook, Edwin A.</b> , (F.C.A.S.), Interboro Mutual Insurance Co, 155 Mineola Boulevard, Mineola NY 11501 516/248-1100	1965	<b>Cooperstein, Steve P.</b> , (F.S.A.), Market Developer, Steve P Cooperstein & Affiliates, 360 First Avenue, New York NY 10010 212/475-5029	1971

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<b>Copeland, J David</b> , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-5867	1979	<b>Corwin, Frederic W, Jr.</b> , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-6018	1975
<b>Copenhaver, Gary S</b> , (A.S.A.), <i>Actuarial Assistant</i> , British-American International Corp, PO Box 10400, Raleigh NC 27605 919/821-6608	1983	<b>Cosburn, W Dale</b> , (F.S.A.), <i>Consulting Actuary</i> , Reed Stenhouse Associates Ltd, 2700 One Palliser Square, Calgary AB Canada T2G 0P9 403/267-7779	1967
<b>Copestakes, Arthur D</b> , (A.C.A.S.), <i>Property and Casualty Actuary</i> , New Hampshire Insurance Department, 149 Mountain Road, Rural Route 11, Concord NH 03301 603/271-2261	1971	<b>Cossaart, Elaine Ruth</b> , (A.S.A.), <i>Actuarial Assistant</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1981
<b>Corbett, Dennis Michael</b> , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3119	1981	<b>Costello, Edward T</b> , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , 307 North Michigan Avenue, Suite 820, Chicago IL 60601 312/236-2295	1970
<b>Corbett, Gary</b> , (F.S.A.), <i>Senior Vice President &amp; CFO - Insurance Operations</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, NT-11, Toronto ON Canada M4W 1E5 416/926-5388	1965	<b>Costner, James Edward</b> , (A.C.A.S.), <i>Assistant Vice President &amp; Associate Actuary</i> , Corroon & Black/Advanced Risk Management Services, One Commerce Place, Suite 1500, Nashville TN 37239 615/244-8430	1982
<b>Corbett, Kathleen M</b> , (A.S.A.), <i>Senior Actuarial Assistant</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3366	1982	<b>Coston, Thomas L</b> , (F.S.A.), <i>Senior Vice President</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102 817/390-8128	1972
<b>Corbett, Richmond M</b> , (A.C.A.), <i>Actuary, Attorney, Consultant</i> , 600 Carolina Village, PO Box 252, Hendersonville NC 28739	i 1966	<b>Cosway, Robert Gordon</b> , (F.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1984
<b>Corcoran, Regina</b> , 7 D Lakewood Estates, Branson MO 65616	i 1966	<b>Cotter, Michael C</b> , (A.S.A., E.A.), <i>Assistant Vice President</i> , Noble Lowndes International Inc, 3 Park Avenue, New York NY 10016 212/689-4100	1979
<b>Corcoran, Thomas R</b> , (F.S.A.), <i>Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8840	1978	<b>Cottrill, Delford Lee</b> , (E.A.), <i>President, Retirement Actuaries Inc</i> , 1516 East Hillcrest, Suite 203, Orlando FL 32803 305/894-6130	1982
<b>Corder, Dave</b> , (A.S.A.), <i>Vice President, Administration</i> , Scor Re Life Insurance Co, Box 220010, Dallas TX 75222 214/869-6300	1979	<b>Coufal, Norma J</b> , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1977
<b>Gordon, Jenean C</b> , (F.S.A., E.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3683	1976	<b>Coulter, Thomas G</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Johnson & Higgins, Life & Mass Marketing Division, 88 Pine Street, New York NY 10005 212/806-2025	1984
<b>Corkran, Jo Ann</b> , (F.S.A., E.A.), First Boston Corporation, Park Avenue Plaza, New York NY 10055	1982	<b>Courage, William H</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-5867	1981
<b>Corliss, Gary L</b> , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4231	1975	<b>Coutts, Alan H</b> , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1327	1966
<b>Cormack, Charles L</b> , (E.A.), <i>President</i> , Cormack & Associates Inc, 117 South Crest Drive, Suite 100, Birmingham AL 35209 205/942-5224	1980	<b>Covington, David B</b> , (A.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541	1983
<b>Cornell, Robert Allen</b> , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3322	1980	<b>Covitz, Burton</b> , (A.C.A.S.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza - 38S, Chicago IL 60685 312/822-6930	1979
<b>Cornwall, Lynn A</b> , (A.S.A., E.A.), Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1983	<b>Covney, Michael D</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Skandia America Reinsurance Corp, 280 Park Avenue, New York NY 10017 212/490-0500	1980
<b>Cornwell, Richard B</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1983	<b>Cowan, Paul C</b> , (F.C.A., A.S.A., E.A.), <i>President &amp; Chief Actuary</i> , The Cowan Actuarial Co, 700 Walnut Street, Suite 306, Cincinnati OH 45202 513/241-1280	1966
<b>Corr, Francis X</b> , (F.C.A.S.), <i>Secretary</i> , The Reliance Companies Inc, 4 Penn Center, Philadelphia PA 19103 215/864-4195	1979	<b>Coward, Laurence E</b> , (F.C.A., A.S.A., E.A.), <i>Director</i> , William M Mercer Ltd, One First Canadian Place, Box 59, Toronto ON Canada M5X 1G3 416/868-2881	1967
<b>Corrao, M</b> , (E.A.), <i>President</i> , Certified Actuarial Services Inc, 348 Change Bridge Road, Pine Brook NJ 07058 201/227-7766	1976	<b>Cowell, Michael J</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1965
<b>Correll, Frank</b> , (E.A.), Correll Co, 10661 South Roberts Road, Palos Hills IL 60465 312/599-5200	1976	<b>Cowen, James L</b> , (F.C.A., A.S.A., E.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5256	1966
<b>Corrigan, R Dennis</b> , (F.S.A.), <i>Associate Group Actuary</i> , Mercantile & General Reinsurance Co plc, 123 Front Street West, University Place, Toronto ON Canada M5J 2M7 416/947-3800	1979		

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<b>Cowman, Edward F.</b> , (F.S.A.), <i>President and Actuary</i> , Bankers Mutual Life Insurance Co, 500 West South Street, Freeport IL 61032 815/235-2222	1979	<b>Crehan, Herbert F.</b> , (E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0508	1977
<b>Cox, Charles D., III</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711	1977	<b>Creswell, David L.</b> , (F.S.A.), <i>Associate Actuary</i> , Central Life Assurance Co, 709 North Segoe Road, Madison WI 53705 608/238-5841	1981
<b>Cox, Daniel T.</b> , (F.S.A., E.A.), <i>Managing Director</i> , William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6000	1979	<b>Creveling, Bradford A.</b> , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1211 SW Fifth Avenue, Portland OR 97204 503/241-8307	1984
<b>Cox, David S.</b> , (F.S.A.), <i>Vice President</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1569	1977	<b>Crider, John M., Jr.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1981
<b>Cox, Kermitt L.</b> , (A.S.A.), <i>Assistant Actuary</i> , Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1979	<b>Crifo, Daniel A.</b> , (A.C.A.S.), <i>Associate Actuary &amp; Manager</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4912	1979
<b>Cprek, Clay R.</b> , (F.S.A., E.A.), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1985	<b>Crimmins, Joseph B.</b> , (F.S.A., E.A.), 949B Heritage Village, Southbury CT 06488 203/264-9392	1965
<b>Crago, Richard D.</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8577	1984	<b>Crise, Jane A.</b> , (A.S.A.), <i>Senior Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1982
<b>Cragoe, Arthur C.</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1965	<b>Crisp, Robert C.</b> , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7177	1978
<b>Craig, Philip J.</b> , <i>Vice President &amp; Actuary</i> , Tower Life Insurance Co, Tower Life Building, San Antonio TX 78205 512/226-7151	1967	<b>Critzer, Rex L.</b> , (F.S.A.), <i>Director</i> , Royal Life Insurance Co of America, PO Box 240633, Charlotte NC 28224 704/542-4273	1978
<b>Craig, Robert E., III</b> , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3652	1966	<b>Crocker, Norman E.</b> , (F.S.A.), <i>Vice President, Group Actuary</i> , John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178 305/594-3451	1979
<b>Cramer, Errol</b> , (F.S.A.), <i>Assistant Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South, G6C, Northbrook IL 60062 312/291-7651	1984	<b>Crofts, Geoffrey</b> , (F.S.A., A.C.A.S.), <i>Professor of Actuarial Science</i> , University of Hartford, Barney School of Business, W Hartford CT 06117 203/248-4318	1965
<b>Cramton, Thomas J.</b> , (A.S.A., E.A.), <i>Actuary</i> , Touche Ross & Co, One Illinois Center, 111 East Wacker Drive, Chicago IL 60601 312/644-8900	1980	<b>Crompton, Robert B.</b> , (F.S.A.), <i>Manager, Group Pensions</i> , Confederation Life Insurance Co, 280 Interstate North Parkway, PO Box 105103, Atlanta GA 30348 404/953-5267	1982
<b>Crandall, Harold E.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 707, Alhambra CA 91802 213/296-3609	1965	<b>Cronin, Lynn</b> , (F.S.A., E.A.), Hewitt Associates, 425 Fifth Avenue, New York NY 10018 212/719-1699	1982
<b>Crandall, Wm H.</b> , (F.C.A.S.), <i>Senior Vice President</i> , Security Insurance Group, Nine Farm Springs Drive, Farmington CT 06032 203/278-1000	1971	<b>Cronin, Paul A.</b> , (F.S.A., E.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979
<b>Crane, Pamela M.</b> , (F.S.A.), <i>Second Vice President</i> , Product Development, Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2500	1978	<b>Cronquist, Neil R.</b> , (F.C.A., F.S.A., E.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/872-5682	1971
<b>Crane, Thomas Ray</b> , (A.S.A.), <i>Vice President</i> , FCS Inc, 1105 Holliday, Wichita Falls TX 76301 817/322-6225	1980	<b>Croot, Darrel J.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Principal</i> , A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400	1965
<b>Cranley, Thomas A.</b> , (E.A.), <i>President &amp; Actuary</i> , Eugene M Klein & Company Inc, 1603 East 27th Street, Cleveland OH 44114 216/861-6920	1982	<b>Cross, Bob R.</b> , (M.C.A., A.S.A.), <i>Principal</i> , Lincoln-Cross Inc, 383 Union Street, PO Box 2989, Nashville TN 37219 615/255-2268	1979
<b>Crapo, Raymond L.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 3515 South Wakefield Street, Arlington VA 22206 703/379-2887	1965	<b>Cross, Rowland E.</b> , (F.C.A., F.S.A., E.A.), <i>Principal Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/535-5338	1965
<b>Crawford, Angus L.</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , Angus L Crawford Inc, 10299 Cabrillo Highway, Pescadero CA 94060 415/879-0500	1965	<b>Crosson, William H., III</b> , (F.S.A., E.A.), <i>Senior Director</i> , Wolper Ross & Co, 555 Madison Avenue, New York NY 10022 201/355-5566	1965
<b>Crawford, J Dickson</b> , (F.S.A., E.A.), <i>President &amp; Chief Executive Officer</i> , Maritime Life Assurance Co, Box 1030, Halifax NS Canada B3J 2X5 902/455-0481	1968	<b>Crotty, James Allen</b> , (A.S.A.), <i>Director, Corporate Finance Systems &amp; Support</i> , Travelers Insurance Company, One Tower Square, 4PB, Hartford CT 06115 203/277-8092	1983
<b>Crawford, John P.</b> , (M.C.A.), <i>Consulting Actuary</i> , 1105 NW 58th Street, Oklahoma City OK 73118 405/840-3113	1966	<b>Crow, Walter C.</b> , (E.A.), <i>Director of Staff Benefits</i> , Cleveland Clinic Foundation, 9500 Euclid Avenue, Cleveland OH 44106 216/444-2315	1976
<b>Creedon, Seamus</b> , (A.S.A.), <i>Executive Manager</i> , Abbey Life Assurance Co Ltd, Abbey Life House, Temple Road, Blackrock, Co Dublin Ireland 832377	1981		

	Admitted		Admitted
<b>Crowder, A Norman, III, (F.C.A., F.S.A., E.A.), [Past President], Vice President, Towers Perrin Forster &amp; Crosby, One Live Oak Center, 3475 Lenox Road NE, Atlanta GA 30326</b>	1965	<b>Cuni, Sally W, (F.S.A., E.A.), Consulting Actuary, 6237 Lakota Drive, Cincinnati OH 45243</b>	1978
404/261-7820		513/561-2083	
<b>Crowe, Joseph F, (F.S.A.), Vice President Life &amp; Health Operations, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156</b>	1965	<b>Cunningham, William, (F.S.A., E.A.), Senior Vice President, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660</b>	1965
203/273-8282		714/640-3630	
<b>Crowe, Larry R, (E.A.), Tax Sheltered Plan Services Inc, PO Box 1049, Arlington Heights IL 60006</b>	1976	<b>Curlee, Ronald K, (F.S.A.), Senior V.P. &amp; Chief Actuary, Southland Life Insurance Co, Box 2220, Dallas TX 75221</b>	1972
312/394-9296		214/922-1738	
<b>Crowe, Nancy R, (A.S.A.), Senior Actuarial Associate, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201</b>	1970	<b>Curley, James O, (F.C.A.S.), Vice President &amp; Actuary, Transamerica Insurance Co, 1150 South Olive, Los Angeles CA 90015</b>	1977
513/595-2454		213/742-2556	
<b>Crowe, Patrick J, (F.C.A.S.), Vice President, Market Research &amp; Actuary, Kentucky Farm Bureau Mutual Ins Co, 120 South Hubbard Lane, Louisville KY 40207</b>	1980	<b>Curley, Mary Ellen, (E.A.), Associate Actuary, Buck Consultants Inc, Two Penn Plaza, New York NY 10121</b>	1982
502/897-9481		212/279-4400	
<b>Crowley, James H, (F.C.A.S.), 30 Briarwood Road, West Hartwood CT 06107</b>	1965	<b>Curran, Gary S, (A.S.A.), Consulting Actuary, Groves Curran &amp; Company, 7330 Highland Road, Baton Rouge LA 70808</b>	1980
203/521-4714		504/769-4825	
<b>Crowne, Joseph E, (F.S.A.), Consulting Actuary, Milliman &amp; Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087</b>	1977	<b>Curran, Larry A, (A.S.A.), Systems Coordinator, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 703, Milwaukee WI 53202</b>	1979
215/687-5644		414/226-1806	
<b>Crowther, Richard L, (A.S.A., E.A.), Actuarial Advisor, Towers Perrin Forster &amp; Crosby, 1600 Americas Tower, LB 160, 2323 Bryan Street, Dallas TX 75201</b>	1984	<b>Curran, Virginia, (E.A.), Consultant, The Wyatt Company, 90 Park Avenue, New York NY 10016</b>	1976
214/922-0100		212/599-0777	
<b>Croy, Philip E, (A.S.A., E.A.), Senior Consulting Actuary, Coates Herlthur &amp; England Inc, 550 California Street, Suite 1400, San Francisco CA 94104</b>	1979	<b>Currie, Ross A, (F.C.A.S.), Assistant Vice President &amp; Consulting Actuary, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103</b>	1979
415/433-4440		215/875-2389	
<b>Crozier, Bruce J, (F.S.A.), Vice President &amp; Actuary, First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521</b>	1979	<b>Curry, Alan C, (F.C.A.S.), Vice President &amp; Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701</b>	1966
312/495-3336		309/766-2071	
<b>Cruise, Richard D, (F.S.A.), Assistant Actuary, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175</b>	1982	<b>Curry, Harold E, (F.C.A.S.), PO Box 2336, Carefree AZ 85377</b>	i 1965
402/978-5037			
<b>Cruthis, Harold T, (A.S.A.), Insurance Specialist, General American Life Insurance Co, PO Box 396, St Louis MO 63166</b>	1985	<b>Curtis, James A, (F.C.A., F.S.A., E.A.), Consulting Actuary, Milliman &amp; Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101</b>	1965
314/444-0663		206/624-7940	
<b>Cryan, James J, (F.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, 400 Plaza Drive, Harmon Meadow, Secaucus NJ 07094</b>	1966	<b>Curtis, Paul, (F.S.A., E.A.), The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154</b>	1980
201/863-6100		617/890-1780	
<b>Cuba, Sheryl V, (F.S.A.), Actuary, Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114</b>	1975	<b>Cushing, Arthur M, (F.S.A.), Actuary, Department of Insurance Canada, 140 O'Connor Street, Ottawa ON Canada K1A 0H2</b>	1965
402/390-7500		613/996-8621	
<b>Cubello, Frank D, (F.S.A.), 15 Coleridge Road, Short Hills NJ 07078</b>	i 1965	<b>Custis, Thomas K, (F.S.A., E.A.), Consulting Actuary, Milliman &amp; Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005</b>	1978
		414/784-2250	
<b>Cullinane, Donald G, (F.C.A., F.S.A., E.A.), Vice President, Seal &amp; Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530</b>	1976	<b>Cutler, Alan, (A.S.A.), Actuarial Assistant, Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106</b>	1980
516/741-5560		215/629-9800	
<b>Cumming, John B, (F.S.A., E.A.), Senior Vice President, Home Life Insurance Co, 253 Broadway, New York NY 10007</b>	1965	<b>Cutler, Janice Z, (A.C.A.S.), Actuarial Associate, Zurich American Life Ins Co, 231 North Martingale Road, Schaumburg IL 60196</b>	1985
212/306-2121		312/843-6277	
<b>Cumming, Richard, (F.S.A.), Chief Actuary, Inter-Ocean Insurance Co, PO Box 145497, Cincinnati OH 45214</b>	1979	<b>Cutler, Larry A, (E.A.), Assistant Vice President - Benefits Planning, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117</b>	1976
513/782-1371		617/578-2811	
<b>Cummings, Richard T, (F.S.A., E.A.), President, Pension Associates Inc, 3701 South Lindberg Blvd, St Louis MO 63127</b>	1971	<b>Cutlip, William C, (F.S.A., E.A.), Vice President &amp; Actuary, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152</b>	1970
314/821-3957		919/770-2779	
<b>Cummins, Thomas E, (A.S.A., E.A.), Consulting Actuary, 23 West Fourth Street, Skelly Building - Suite 605, Tulsa OK 74103</b>	1977	<b>Cuzzacre, Denise Q, (E.A.), 595-1415 Main Street, New York NY 10044</b>	i 1976
918/592-8690			
<b>Cundy, Richard M, (F.C.A.S.), Assistant Actuary, Royal Insurance Company, 150 Wilham Street, New York NY 10038</b>	1982		
212/553-3083			

	Admitted		Admitted
<b>Cymerys, Edward C.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 201 North Civic Drive, Suite 300, Walnut Creek CA 94596-3887 415/932-7223	1979	<b>Danberg, Bruce E.</b> , (E.A.), <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/636-5715	1978
<b>Cyrulnik, Steven</b> , (A.S.A.), <i>Actuary</i> , Consulting Actuaries International Inc, 666 Fifth Avenue, New York NY 10103    212/586-7500	1981	<b>Dancy, Thomas H.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59 B, Toronto ON Canada M5X 1G3    416/868-2860	1966
<b>Czupek, Thaddeus A.</b> , (A.S.A., E.A.), <i>Regional Sales Manager</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685    312/822-5000	1971	<b>D'Andrea, Daniel A.</b> , (F.S.A.), <i>Vice President &amp; Assistant Actuary</i> , Prudential Insurance Company, National Account Operations, 56 North Livingston Avenue, Roseland NJ 07068    201/631-2050	1978
<b>D</b>		<b>Dandy, William B.</b> , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , 2499 Cedar Hill Drive, Route 7 - Pineur Acres, Richmond KY 40475    606/623-3242	1965
<b>Dackow, Orest T.</b> , (F.S.A., E.A.), <i>Executive Vice President &amp; Chief Operating Officer</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Sixth Floor, Englewood CO 80111    303/889-3000	1966	<b>Daniels, David A.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1966
<b>Daharsh, Jeanne Meeker</b> , (A.S.A.), <i>Assistant Actuary</i> , Kansas City Life Insurance Co, 3520 Broadway, Kansas City MO 64111    816/753-7000	1985	<b>Daniels, John P.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1111 Suburban Station, Philadelphia PA 19103    215/569-4393	1965
<b>Dahl, Hans H.</b> , (F.S.A.), <i>Senior Consultant</i> , The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731    512/345-5700	1979	<b>Daniels, Paul</b> , (F.S.A.), The Wyatt Company, 1111 Suburban Station, Philadelphia PA 19103 215/569-4393	1984
<b>Dahlberg, Peter B.</b> , (F.S.A.), <i>Resource Deployment Inc</i> , 714 Main Street, Fort Worth TX 76102 817/390-8921	1979	<b>Daniels, William</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 600 Grant Street, 4918 US Steel Building, Pittsburgh PA 15219 412/281-2506	1983
<b>Dahlman, Gary E.</b> , (F.S.A., A.C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1970	<b>Danielson, Herbert V.</b> , (E.A.), <i>President &amp; Actuary</i> , Complete Pension Admin Inc, 17521 SW 93rd Avenue, Miami FL 33157    305/253-1013	1985
<b>Dahme, Orval E.</b> , (F.C.A.S.), <i>Senior Analyst-Data Processing</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-5065	1966	<b>Dann, Timothy F.</b> , (A.S.A.), 1 Boardman Place, Cambridge MA 02139    617/497-5754	1985
<b>Daino, Robert A.</b> , (F.C.A.S.), <i>Executive Vice President</i> , American Universal Insurance Co, 144 Wayland Avenue, PO Box 6328, Providence RI 02940 401/351-4600	1977	<b>Dannecker, William</b> , (E.A.), <i>Executive Vice President &amp; Chief Executive Officer</i> , Retirement Systems For Savings Institutions, 41 East 42nd Street, New York NY 10017    212/867-8950	1979
<b>Daley, Gina C.</b> , (F.S.A., E.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 617/723-7700	1981	<b>Danzinger, Leo J.</b> , (F.S.A.), 9510 11th Street North, Tampa FL 33612	i 1965
<b>D'Alise, Domenic P.</b> , (E.A.), <i>Pension Actuary</i> , Pension Corporation of America, PO Box 411, Matawan NJ 07747	1976	<b>Daoust, Joseph H.</b> , (F.C.A., E.A.), 660 Woodcrest Drive, Dearborn MI 48124    313/278-0746	i 1965
<b>Dallas, Keith J.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181    617/237-3900	1972	<b>Daoust, Paul R.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181    617/237-3900	1977
<b>Dalrymple, J Ian</b> , (F.S.A.), <i>Vice President, US Pension &amp; Operations</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4701	1982	<b>Daoust, Raymond E.</b> , (F.A.), <i>Consultant</i> , The Wyatt Company, 3550 North Central Avenue, Suite 800, Phoenix AZ 85012    602/279-3600	1976
<b>Dalton, Edward F.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/278-1212	1965	<b>D'Arcy, Stephen P.</b> , (F.C.A.S.), <i>Assistant Professor of Finance</i> , University of Illinois, 328J David Kinley Hall, 1407 West Gregory, Urbana IL 61801 217/344-3639	1978
<b>Daly, Brian L.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 208 East Gowen Avenue, Philadelphia PA 19119 215/247-8780	1965	<b>Darden, George R., Jr.</b> , (A.S.A., E.A.), <i>Associate Vice President &amp; Actuary</i> , Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221    214/653-2717	1966
<b>Daly, Peter</b> , (F.S.A.), <i>Executive Vice President</i> , Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1966	<b>Darif, Michael T.</b> , (A.S.A.), <i>Systems Analyst</i> , William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202    502/561-4595	1979
<b>Damia, Andrew P.</b> , (E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036    212/997-7190	1967	<b>Dark, John L.</b> , (F.S.A.), <i>Marketing Director</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8    416/928-5826	1984
<b>Dana, Franklin B.</b> , (F.S.A., E.A.), <i>Principal Actuary</i> , US General Accounting Office, 441 G Street NW, Room 5844, Washington DC 20548 202/275-5761	i 1965	<b>Darling, Bruce R.</b> , (F.S.A.), <i>Credit Insurance Manager</i> , J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075    214/881-6001	1978
		<b>Darson, Glenn T.</b> , (E.A.), <i>Senior Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA 45, Hartford CT 06156 203/636-5709	1976

Admitted	Admitted
<b>Dash, Stanley A.</b> , (F.S.A., E.A.), <i>Assistant Vice President, Actuarial Consultant, Frank B Hall &amp; Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002</i>	1980
<b>Dastur, Furrokh N.</b> , (F.S.A.), <i>President, Management Applied Programming, 6420 Wilshire Boulevard, Los Angeles CA 90048 213/658-7220</i>	1965
<b>Daubenmier, Michael D.</b> , (A.S.A.), <i>Senior Vice President &amp; Chief Operating Officer, Aid Insurance Co, 701 Fifth Avenue, PO Box 4927, Des Moines IA 50304 515/280-4512</i>	1980
<b>Daubenmier, Steve R.</b> , (A.S.A.), <i>Vice President &amp; Actuary, Consumers Life Insurance Co, PO Box 26, Camp Hill PA 17011 717/761-4230</i>	1983
<b>Daulton, David C.</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2307</i>	1970
<b>Dausman, Robert O.</b> , (F.S.A., E.A.), <i>President, AJD Insurance Consultants Inc, PO Box 12830, Jackson MS 39236-2830 601/982-2559</i>	1974
<b>Davenport, Richard L.</b> , (F.S.A., E.A.), <i>Consultant/Supervisor, Touche Ross &amp; Co, 2001 Bryan Tower, Suite 2400, Dallas TX 75201 214/741-3553</i>	1984
<b>Davenport, Timothy John.</b> , (F.S.A., E.A.), <i>Milliman &amp; Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940</i>	1983
<b>Davi, Joseph N.</b> , (F.S.A., E.A.), <i>Vice President, Towers Perrin Forster &amp; Crosby, One Landmark Square, Stamford CT 06901 203/964-0469</i>	1969
<b>Davi, Ronald J.</b> , (E.A.), <i>Senior Manager, Peat Marwick Mitchell &amp; Co, 150 John F Kennedy Parkway, Short Hills NJ 07078 212/758-9700</i>	1977
<b>David, Aida S.</b> , (F.S.A.), <i>Associate Actuary, Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/480-2758</i>	1979
<b>David, Frank H.</b> , (F.S.A., E.A.), <i>Vice President, Director of Contracts, Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/593-3701</i>	1965
<b>Davidoff, Drew S.</b> , (F.S.A.), <i>Consulting Actuary, Milliman &amp; Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166</i>	1979
<b>Davidson, George I., III.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary, Southern Farm Bureau Life Insurance, Box 78, Jackson MS 39205 601/981-7422</i>	1974
<b>Davidson, Jeffrey Alan.</b> , (E.A.), <i>National Associates, 3415 Sepulveda Boulevard, 7th Floor, Los Angeles CA 90034 213/390-8801</i>	1985
<b>Davidson, Neil.</b> , (F.S.A.), <i>Associate Actuary, Pan-American Life Insurance Co, 601 Poydras Street, 14th Floor, New Orleans LA 70130 504/566-3445</i>	1979
<b>Davidson, Waid J., Jr.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren, 10300 North Central Expressway, Building V - Suite 350, Dallas TX 75231 214/363-2451</i>	1965
<b>Davies, James J.</b> , (M.C.A., A.S.A., E.A.), <i>Davies Investment Associates Inc, 215 Piedmont Avenue NE, Suite 1009, Atlanta GA 30308 404/525-7541</i>	1969
<b>Davies, Roger W.</b> , (A.S.A.), <i>Managing Director, British National Life Assurance Co Ltd, British National Life House, Hayward Heath, West Sussex England BN1 47N 044/044-1411</i>	1981
<b>Davies, Ronald S.</b> , (F.S.A., E.A.), <i>Vice President, G B Buck Associates Ltd, PO Box 65, Royal Bank Plaza, Toronto ON Canada M5J 2J2 416/865-0060</i>	1966
<b>Davis, Cydney S.</b> , (A.S.A.), <i>Senior Actuarial Associate, Provident Life &amp; Accident Insurance, Fountain Square 5-N, Chattanooga TN 37402 615/755-8493</i>	1984
<b>Davis, Darlene H.</b> , (F.S.A.), <i>Vice President, Tillinghast Nelson &amp; Warren, 18300 Von Karman, Suite 800, Irvine CA 92715-1025 714/553-1277</i>	1982
<b>Davis, Edward E.</b> , (F.S.A., E.A.), <i>Consulting Actuary, Potts Davis &amp; Co, PO Box 390, Salem OR 97308 503/585-7555</i>	1972
<b>Davis, Edward H.</b> , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400</i>	1966
<b>Davis, Emily.</b> , (E.A.), <i>Managing Actuary II, A S Hansen Inc, 2020 Interfirst, Dallas TX 75270 214/748-0501</i>	1984
<b>Davis, George E.</b> , (F.C.A.S.), <i>Commercial Union Assurance Co, St Helen's, 1 Undershaft, London England EC3P3DQ</i>	1979
<b>Davis, J Kenneth.</b> , (A.S.A.), <i>321 Wilmington Road, Greenville SC 29615</i>	1966
<b>Davis, J Stephen.</b> , (A.S.A., E.A.), <i>Associate Actuary, Leggette &amp; Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850</i>	1984
<b>Davis, Joe E.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary, Jefferson Standard Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2406</i>	1970
<b>Davis, Lawrence S.</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Actuary, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/725-6075</i>	1982
<b>Davis, Lynn G.</b> , (F.S.A.), <i>Assistant Actuary, Aetna Life &amp; Casualty, International Ins D226, 151 Farmington Avenue, Hartford CT 06156 203/273-1165</i>	1985
<b>Davis, Rex C.</b> , (A.C.A.S.), <i>Vice President, Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-7003</i>	1969
<b>Davis, Robert.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1322</i>	1971
<b>Davis, Robert F.</b> , (F.S.A.), <i>Director Staff Actuary, Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75083-3815 214/669-6173</i>	1965
<b>Davis, Robert P.</b> , (F.S.A.), <i>Second Vice President &amp; Corporate Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5905</i>	1971
<b>Davis, Rodney D.</b> , (A.C.A.S.), <i>President, Casco Management Associates Inc, 25 Maple Lane, Cape Elizabeth ME 04107 207/767-5550</i>	1980
<b>Davis, Rowland.</b> , (F.S.A., E.A.), <i>Principal, Towers Perrin Forster &amp; Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300</i>	1977
<b>Davis, Therman W.</b> , (A.S.A.), <i>Assistant Vice President, Sun Life Group Inc, 260 Peachtree Street NW, PO Box 56563, Atlanta GA 30343 404/223-2500</i>	1979
<b>Davlin, Michael F.</b> , (A.S.A.), <i>Tillinghast Nelson &amp; Warren, 18300 Von Karman, Suite 800, Irvine CA 92715-1025 714/553-1277</i>	1983
<b>Dawidowicz, Thomas P.</b> , (F.S.A., E.A.), <i>Associate Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2772</i>	1979
<b>Dawson, Ernest G.</b> , (M.C.A., F.A.), <i>Principal, William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/338-5440</i>	1966

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<b>Dawson, John</b> , (F.C.A.S.), <i>Second Vice President</i> , John Hancock Property & Casualty Ins Companies, John Hancock Place, PO Box 111, Boston MA 02117 617/236-5221	1982	<b>Degerness, Jerome A</b> , (F.C.A.S.), <i>Actuarial Officer, Corporate Staff</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7207	1982
<b>Day, Roy E</b> , <i>Assistant Vice President</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5588	1966	<b>Degnan, Dennis Peter</b> , <i>Actuarial Computer Research Analyst</i> , Blue Cross/Blue Shield of South Carolina, 1-20 Alpine Road, Columbia SC 29219 803/788-3860	1984
<b>Deakins, Peter B</b> , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1985	<b>Deitsch, Aaron</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Aaron Deutsch, 551 Fifth Avenue, Suite 1114, New York NY 10017 212/949-1096	1974
<b>Deal, D Frank</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1308	1972	<b>dela Cruz, J Lamberto</b> , (F.S.A., E.A.), <i>Actuary</i> , National Associates Inc, 424 North San Mateo Drive, San Mateo CA 94402 415/348-3040	1978
<b>Dean, Charles E, Jr.</b> , (F.C.A., F.S.A., E.A.), Johnson & Higgins, One Dallas Center, Dallas TX 75201 214/655-3200	1975	<b>Delahanty, Edward L</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, First Bank Place West -1115, 120 South Sixth Street, Minneapolis MN 55402 612/339-7501	1974
<b>Dean, Curtis Gary</b> , (F.C.A.S.), <i>Actuary</i> , American States Insurance Cos, American States Plaza, 500 North Meridian, Indianapolis IN 46206 317/262-6674	1980	<b>Delamarter, Gregory A</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1979
<b>Dean, Daryl J</b> , (F.C.A , F.S.A., E.A.), <i>President</i> , Howard E Nyhart Co Inc, 3505 N Washington Blvd, PO Box 88187, Indianapolis IN 46208 317/923-2391	1970	<b>Delaney, Andrew</b> , (F.S.A., A.C.A.), <i>Vice Chairman</i> , American General Corporation, PO Box 3247, Houston TX 77253 713/831-1010	1965
<b>Dean, Joseph</b> , (E.A.), <i>President</i> , Compensation Planning Inc, 50 Penn Place, Suite 500, Oklahoma City OK 73118 405/840-9011	1977	<b>Delaney, Richard J</b> , (A.S.A , E.A.), Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2719	1983
<b>Dean, Joseph E</b> , (F.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9392	1970	<b>Deliberato, Robert V</b> , (A.C.A.S ), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/241-3946	1985
<b>Dean, William R</b> , (F.S.A ), <i>Executive V P. &amp; Chief Actuary</i> , Liberty National Life Insurance Co, 2001 Third Avenue South, Birmingham AL 35233 205/325-2749	1975	<b>Dellinger, Jeffrey K</b> , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Pension Insurance, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-4017	1984
<b>Dearing, Ronald D</b> , (F.S.A., E.A.), <i>Managing Vice President</i> , Alexander & Alexander Inc, 717 North Harwood Street, Dallas TX 75201 214/880-0321	1979	<b>Delon, Merrill S</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>DeBartolo, Fred</b> , (A.C.A , A.S.A ), 877 Briarwood Road, Newtown Square PA 19073	1966	<b>DeLong, Scott H, III</b> , (F.S.A.), <i>Actuary</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5574	1978
<b>DeCiccio, John M</b> , (F.S.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-5077	1976	<b>DeLuca, Epiphany A</b> , (A.S.A., E.A.), <i>Director - Human Resources</i> , Subaru of America Inc, 7040 Central Highway, Pennsauken NJ 08109 609/488-8764	1979
<b>Deckinger, Matthew G</b> , (A.S A , E.A.), <i>Associate Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1307	1979	<b>deMars, Roger W</b> , (E.A ), <i>Principal</i> , William M Mercer-Meidlinger Inc, 95 Madison Avenue, PO Box 2346 R, Morristown NJ 07960 201/538-5400	1967
<b>DeConti, Michael A</b> , (A.C.A.S ), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, 15 CR, Hartford CT 06115 203/277-5840	1984	<b>Dembiec, Linda A</b> , (F.C.A.S.), <i>Vice President</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1982
<b>Dee, K Gloria</b> , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2740	1982	<b>De Melio, Joseph</b> , (F.C.A.S.), <i>Vice President &amp; Director of Insurance</i> , J C Penney Co Inc, 1301 Avenue of the Americas, 44B, New York NY 10019 212/957-3918	1966
<b>DeEsposito, Caroline</b> , (E.A.), <i>Enrolled Actuary</i> , Actuarial Data Services, 112 Washington Street, East Orange NJ 07017 201/672-0100	1976	<b>De Meyere, Dolores</b> , (A.S.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1984
<b>Degann, A David</b> , (E.A.), Howard Johnson & Co, 405 Lexington Avenue, 37th Floor, New York NY 10174 212/599-3350	1976	<b>De Monte, Arnold Mark</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1982
<b>DeGarmo, Lyle W</b> , (A.C.A.S.), <i>Actuary</i> , American Agricultural Insurance Co, 225 Touhy Avenue, Park Ridge IL 60068 312/399-5721	1979	<b>de Montigny, Andre E</b> , (F.C.A., F.S.A.), <i>Director Executive</i> , MW - de Montigny Woerner Ltda, Av Paulista 949 - 5 andar, 01311 Sao Paulo Brazil 011/814-6061	1972
<b>DeGeeter, Robert E</b> , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1967	<b>Demos, Peter G</b> , (E.A.), <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6716	1983

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<b>Dempster, Howard V.</b> , (F.C.A.S.), <i>Senior Vice President, Finance P/C Group, CIGNA Property &amp; Casualty Group, 1600 Arch Street, Philadelphia PA 19103 215/241-4211</i>	1977	<b>DesRochers, Christian J.</b> , (F.S.A.), <i>Consulting Actuary, Milliman &amp; Robertson Inc, 3 Corporate Place, Bloomfield CT 06002 203/243-1138</i>	1977
<b>Demsey, Brian R.</b> , (E.A.), <i>Tillinghast Nelson &amp; Warren, 18300 Von Karman, Suite 800, Irvine CA 92715-1025 714/553-1277</i>	1976	<b>DeStefano, Ronald</b> , (E.A.), <i>Consulting Actuary, Alexander &amp; Alexander Inc, 100 Light Street, Baltimore MD 21202 301/547-2800</i>	1976
<b>Demty, Joseph C.</b> , (A.S.A.. E.A.), <i>Vice President &amp; Actuary, Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550</i>	1981	<b>Desveaux, Roger P.</b> , (A.S.A.), <i>Actuarial Associate, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6775</i>	1985
<b>den Boer, Heinrich A.</b> , (F.S.A., E.A.), <i>Second Vice President, Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720</i>	1966	<b>Deutsch, Anthony C.</b> , (F.S.A., E.A.), <i>Consultant, Towers Perrin Forster &amp; Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6000</i>	1980
<b>Denlinger, Kurt F.</b> , (F.S.A . E.A.), <i>Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 812/295-5000</i>	1983	<b>Deutsch, Lawrence</b> , (E.A.), <i>Chief Actuary &amp; Vice President, Century Pension Consultants, 15910 Ventura Boulevard, Suite 1801, Encino CA 91436 213/783-4850</i>	1982
<b>Denman, Martin Aaron</b> , (A.S.A., E.A.), <i>Consulting Actuary, Hirschfeld Stern Moyer &amp; Ross Inc, 666 Fifth Avenue, New York NY 10103 212/582-2524</i>	1980	<b>Deutsch, Robert V.</b> , (F.C.A.S., A.S.A.), <i>Actuary, Ernst &amp; Whinney, 153 East 53rd Street, New York NY 10022 212/888-9100</i>	1984
<b>Dennison, Scott L.</b> , (F.S.A., E.A.), <i>Associate Actuary, Alexander &amp; Alexander Inc, PO Box 1360, Minneapolis MN 55440 612/520-3084</i>	1981	<b>Deutscher, Harold J.</b> , (F.S.A., E.A.), <i>Vice President, Lewis &amp; Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436 818/501-3035</i>	1965
<b>de Palo, Armand M.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Life Actuary, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8187</i>	1979	<b>Devereaux, David G.</b> , (F.S.A.), <i>Senior Vice President, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-6349</i>	1971
<b>DePrenger, Herbert L.</b> , (F.S.A.), <i>President, GEICO, GEICO Plaza, Washington DC 20076 301/657-7301</i>	1965	<b>Devine, James L.</b> , (F.S.A.), <i>Supervising Actuary, New York State Insurance Department, Agency Building # 1, Empire State Plaza, Albany NY 12257 518/474-6605</i>	1966
<b>Derbak, Frank S.</b> , (F.S.A.), <i>Assistant Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6958</i>	1983	<b>Deviney, Keith F.</b> , (F.S.A.), <i>Senior Actuary, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4500</i>	1985
<b>Derby, Burton H.</b> , (E.A.), <i>President, American Fiduciary Corporation, 181 Wells Avenue, Newton MA 02159 617/964-5700</i>	1981	<b>Devos, Denis J.</b> , (F.S.A.), <i>Director, Group Insurance, Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7691</i>	1979
<b>Derksen, David A.</b> , (F.S.A.), <i>Associate Actuary, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7023</i>	1982	<b>Dewan, John A.</b> , (F.S.A.), <i>Assistant Vice President &amp; Assistant Actuary, Ryan Insurance Group Inc, 222 North Dearborn Street, 8th Floor, Chicago IL 60601 312/269-4328</i>	1980
<b>Dershowitz, Harold N.</b> , (F.S.A.), <i>Vice President, Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500</i>	1981	<b>DeWeese, Charles C.</b> , (F.S.A ), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren, Life Division - Third Floor, 241 Asylum Street, Hartford CT 06103 203/727-0018</i>	1974
<b>DeRubeis, Carmine Peter</b> , (A.S.A., E.A.), <i>Consultant, A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400</i>	1980	<b>Dexter, James B.</b> , (F.S.A., E.A.), <i>Vice President, Johnson &amp; Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/292-1900</i>	1978
<b>DeRyder, David R.</b> , (A.S.A., E.A.), <i>Consulting Actuary, The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200</i>	1976	<b>De Young, James R.</b> , (E.A.), <i>President, Pension Plans Associates Inc, 1875 Morse Road, Suite 105, Columbus OH 43229 614/447-0077</i>	1985
<b>Desai, Kiran</b> , (F.S.A., M.C.A , E.A.), <i>President, Swiss American Financial Consultants, PO Box 3780, Cherry Hill NJ 08003 609/429-8484</i>	1969	<b>Dezube, Mitchell</b> , (F.S.A., E.A.), <i>66 Ira Avenue, Colonia NJ 07067</i>	1965
<b>Desai, Krishna B.</b> , (F.S.A., E.A.), <i>1424 Audmar Drive, McLean VA 22101 703/893-6736</i>	1966	<b>Dezube, Robert Steven</b> , (F.S.A., E.A.), <i>Assistant Vice President, Edward H Friend &amp; Co, Division of Johnson &amp; Higgins, 1800 K Street NW - Suite 500, Washington DC 20006 202/785-9080</i>	1982
<b>Desai, Maya Vijay</b> , (A.S.A.), <i>Assistant Actuary, Provident Life &amp; Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8134</i>	1982	<b>Dial, Philip S.</b> , (F.S.A., E.A.), <i>Principal, Rudd &amp; Wisdom Inc, Consulting Actuaries, 7718 Woodhollow Drive #100, Austin TX 78731 512/346-1590</i>	1976
<b>Desai, Pratiksha A.</b> , (A.S.A.), <i>Actuarial Assistant, Ohio State Life Insurance Co, PO Box 910, Columbus OH 43216 614/714-4000</i>	1983	<b>Diamond, Richard H.</b> , (F.S.A.), <i>Life Actuary, Maine Bureau of Insurance, State House Station 34, Augusta ME 04333 207/289-3101</i>	1979
<b>Desfosses, Daniel</b> , (A.S.A.), <i>20 Foster Street, Oxford MA 01540 617/987-8036</i>	1982	<b>Diamond, Stephen D.</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400</i>	1980
<b>DeSimone, Ralph</b> , (E.A.), <i>President, Retirement Designs Inc, 25523 Hacienda Place, Carmel CA 93933 408/625-2835</i>	1978		
<b>Desmond, Sherrie B.</b> , (F.S.A , E.A.), <i>Consulting Actuary, Hooker &amp; Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400</i>	1976		

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<b>Dice, William F.</b> , (F.S.A.), Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2001	1965	<b>Dilts, Charles R.</b> , (A.S.A., E.A.), Consulting Actuary, Dilts Umstead & Dunn, Professional Center, 433 West Main Street, Durham NC 27701 919/688-8913	1969
<b>DiChillo, Richard A.</b> , (E.A.), Investment Officer, Aetna Life & Casualty, 151 Farmington Avenue, D603, Hartford CT 06156 203/273-4542	1976	<b>Dineen, Terrence John</b> , (A.S.A.), Actuarial Systems Specialist, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, 38th Floor, New York NY 10036 212/997-8165	1981
<b>Dick, A Keith</b> , (F.S.A.), Consultant, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0327	1980	<b>Dinges, Franklin L.</b> , Director / Actuarial Services, Blue Cross/Blue Shield of Nebraska, PO Box 3248, Main PO Station, Omaha NE 68180 402/390-1800	1984
<b>Dick, Alan J.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2480, Seattle WA 98101 206/622-7300	1984	<b>Dinius, John B.</b> , (F.S.A.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, D-207, Hartford CT 06156 203/273-2563	1977
<b>Dicke, Arnold A.</b> , (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	<b>Dinius, Linda Crout</b> , (A.S.A.), Actuarial Assistant, Aetna Life & Casualty, 151 Farmington Avenue, A219, Hartford CT 06156 203/273-2012	1983
<b>Dickerman, Owen L.</b> , (E.A.), Actuary, Pension Master of Florida Inc, 1031 Ives Dairy Road, Suite 228, Miami FL 33179 305/652-8100	1976	<b>Dinney, George R.</b> , (F.S.A.), Senior Vice President, Corporate Planning & Dev, Great-West Life Assurance Co, 100 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7124	1966
<b>Dickerman, Robert W.</b> , (A.S.A.), Actuary, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1966	<b>Dino, Frank P.</b> , (A.S.A.), Actuary, State of Colorado Division of Insurance, First Western Plaza, 308 West Colfax - 5th Floor, Denver CO 80204 303/573-3429	1983
<b>Dickey, Alan G.</b> , (A.S.A.), Actuarial Associate, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1985	<b>Di Paolo, Frank P.</b> , (F.S.A., E.A.), Actuarial Vice President, Confederation Life Insurance Co, Box 105103, Atlanta GA 30348 404/953-5120	1966
<b>Dickler, J Martin</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 195 Broadway, New York NY 10007 212/618-4000	1965	<b>Discenza, Judith A.</b> , (F.S.A.), Vice President & Chief Actuary, Blue Cross/Blue Shield of Florida, PO Box 1798, Jacksonville FL 32231 904/791-6113	1975
<b>Dickson, David</b> , (F.S.A.), Assistant Actuary, Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1980	<b>Disch, Aloysius J.</b> , (E.A.), 1610 Dauphine Lane, Warson Woods, St Louis MO 63122 314/966-3642	1976
<b>Dickson, Jeffrey J.</b> , (F.C.A., A.C.A.S.), Consulting Actuary, Independent Actuarial Services of Massachusetts, PO Box 54, E Windsor Hill MA 06028-0054 203/644-3427	1977	<b>Dittmer, Joseph H.</b> , (F.C.A., E.A.), President & Actuary, Divad Consultants Inc, 328 Somerset Street, N Plainfield NJ 07060 201/754-5331	1966
<b>Dickson, Robert K.</b> , (F.S.A., E.A.), Executive Vice President, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1974	<b>Divin, Cherri</b> , (F.S.A.), Columbia Universal Life Insurance Co, 2925 Briar Park, PO Box 771989, Houston TX 77215 713/789-5640	1979
<b>Dickstein, Morton M.</b> , (E.A.), Actuarial Consultant, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/889-3906	1970	<b>Dixon, D Bruce</b> , (F.S.A.), William M Mercer-Eriksen Ltd, PO Box 9773, New Market, Auckland New Zealand	1979
<b>Diemer, Richard L.</b> , (A.C.A., F.A.), 950 Hawthorne Lane, Northbrook IL 60062	1966	<b>D'Mello, Edward</b> , (F.S.A.), Actuary, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1984
<b>Dieter, George H. Jr.</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7009	1976	<b>Dobis, Frank J.</b> , (A.S.A.), Actuary, Qualified Plan Consultants, 6535 South Dayton Street, Suite 3000, Englewood CO 80111 303/790-0825	1980
<b>Dieter, Roland A.</b> , (F.S.A., E.A.), Actuary, Analysis & Reports, Washington National Insurance Co, 1630 Chicago Avenue 6/610, Evanston IL 60201 312/570-5893	1976	<b>Dobson, Robert H.</b> , (F.S.A.), [Secretary], Consulting Actuary, Tilghman Nelson & Warren, 815 South Main Street, IBM Building - Suite 200, Jacksonville FL 32207 904/398-5661	1974
<b>DiFiore, Lawrence B.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 15301 Ventura Boulevard, Suite 525, Sherman Oaks CA 91403 818/906-2631	1981	<b>Dodd, George T.</b> , (F.C.A.S.), Assistant Actuary, Utica Mutual Insurance Co, Box 530, Utica NY 13503 315/735-3321	1981
<b>Dijoseph, John Charles</b> , (A.S.A.), Assistant Actuary, GEICO, GEICO Plaza, Washington DC 20076 301/657-7341	1980	<b>Dodd, Thomas Hugh</b> , (F.S.A., M.C.A., E.A.), 1636 North Wells, Apt 3201, Chicago IL 60614 312/943-3065	1980
<b>Dilliner, Larry J.</b> , (A.S.A.), Actuarial Consultant, The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1979	<b>Dodd, Thomas Kilburn</b> , (F.S.A.), 125 Ridgewood Road, West Hartford CT 06107	1965
<b>Dillingham, Grace V.</b> , (F.S.A.), Associate Actuary, American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4168	1971	<b>Dodge, Frank F.</b> , (F.C.A.), President, F F Dodge Company, 238 Southampton Lane, Venice FL 33595 813/493-0914	1966
<b>Dillman, James W.</b> , (F.C.A., A.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, Kettenhofweg 22, 6000 Frankfurt/Main 1, West Germany 49/69-720911	1969	<b>Dodson, M R</b> , (F.S.A.), 5325 Gleneagles Drive, Tucson AZ 85718	1965

	Admitted		Admitted
<b>Doellman, John Linn</b> , (F.C.A.S.), Actuary, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45201 513/369-5000	1981	<b>Donald, David U</b> , (F.S.A., E.A.), Consultant, Bryan Pendleton Swatz & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155	1979
<b>Doepke, Mark A</b> , (F.C.A.S.), Consulting Actuary, Touche Ross & Co, 200 South 6th Street, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1979	<b>Donaldson, Gary M</b> , (A.S.A.), Staff Actuary, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1981
<b>Dohi, Lynne E</b> , (A.S.A.), Assistant Vice President & Assistant Actuary, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7360	1982	<b>Donaldson, John P</b> , (F.C.A.S.), Vice President & Actuary, Frankona Reinsur Co US Branch, 2440 Pershing Road, Suite 200, Kansas City MO 64108 816/471-2200	1980
<b>Dokken, Thomas J</b> , (A.S.A.), Director of Actuarial Services, Omaha Financial Life Insurance Co, PO Box 35820, Minneapolis MN 55435 612/831-7300	1980	<b>Donatiello, Joseph R</b> , (A.S.A.), Senior Actuarial Associate, Munich American Reassurance Co, PO Box 3210, Atlanta GA 30302 404/394-5665	1980
<b>Dolan, Michael C</b> , (F.C.A.S.), National Council on Comp Ins, 750 Park of Commerce Drive, Boca Raton FL 33431	1979	<b>Dondero, Arlene</b> , (E.A.), Senior Actuarial Manager, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>Dolan, Robert J</b> , (A.S.A., F.A.), Consulting Actuary, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1981	<b>Donina, Anthony J</b> , (E.A.), Griffith & Bennett Inc, Investment Building, 235 Fourth Avenue, Pittsburgh PA 15222 412/471-9414	1982
<b>Dolan, Ronald J</b> , (F.S.A.), Vice President, Actuarial Division, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6224	1975	<b>Donlon, Thomas M</b> , (F.S.A.), Associate, William M Mercer-Meidinger Inc, 222 Riverside Plaza, Chicago IL 60606 312/930-6050	1980
<b>Dolan, Ronald V</b> , (A.S.A.), President, First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911	1975	<b>Donnelly, Edward F</b> , (A.S.A., E.A.), Assistant Actuary, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7248	1979
<b>Dolce, Stephen F</b> , (E.A.), Northeast Administrators Inc, 320 Park Avenue, PO Box 480, Scotch Plains NJ 07076 201/322-6680	1980	<b>Donnelly, Vincent Thomas</b> , (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
<b>Dolins, Jerrold G</b> , (A.S.A.), Manager, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5191	1979	<b>Donnelly, Vincent W</b> , (F.S.A.), Actuary, American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4167	1975
<b>Doll, Douglas C</b> , (F.S.A., M.C.A.), Consulting Actuary, Tillinghast Nelson & Warren, IBM Building - Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661	1979	<b>Donnelson, Paul V</b> , (A.S.A., E.A.), Associate Actuary, McCready & Keene Inc, PO Box 50280, Indianapolis IN 46250 317/849-4333	1981
<b>Dollinger, Ruth S</b> , (F.S.A., E.A.), Consulting Actuary, Fred. S James & Co, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7426	1981	<b>Donofrio, James J</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, One Live Oak Center, 3475 Lenox Road NE - Suite 500, Atlanta GA 30326 404/261-7820	1979
<b>Dolliver, Arthur M</b> , (A.S.A.), Reinsurance Administrative Vice President, Business Men's Assurance Co, One Penn Valley Park, Box 458, Kansas City MO 64141 816/753-8000	1970	<b>D'Onofrio, Joseph R</b> , (F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6493	1980
<b>Dolsky, Kevin M</b> , (F.S.A.), Assistant Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6891	1983	<b>Donovan, Maurice V</b> , (F.S.A.), 41 Cranford Road, Glen Rock NJ 07452	1965
<b>Domenico, Joseph A</b> , (E.A.), Associate Manager, Group Pension, Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB Canada R3C 3A5 204/946-7533	1976	<b>Doran, Phyllis A</b> , (F.S.A.), Consulting Actuary, Millman & Robertson Inc, 120 South LaSalle Street, Chicago IL 60603 312/726-0677	1979
<b>Dominick, Thomas J</b> , (A.S.A.), Assistant Vice President & Actuary, Bradford National Life Insurance Co, 771 Corporate Drive, Lexington KY 40503 606/223-2386	1982	<b>Dorf, Stanley A</b> , (F.C.A.S.), Chief Casualty Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280	1966
<b>Don, Harry A</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1972	<b>Dorfman, David R</b> , (E.A.), Associate Actuary, Buck Consultants, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1985
<b>Donahey, James R</b> , (F.S.A., E.A.), Life & Health Insurance Actuary, Pennsylvania Insurance Department, 1311 Strawberry Square, Harrisburg PA 17120 717/783-8695	1965	<b>Dorfman, Eugene F</b> , (F.S.A.), 245 East 21st Street, New York NY 10010	1965
<b>Donahue, Maryann</b> , (E.A.), Senior Pension Consultant, Aetna Life & Casualty, Pension Contractholder Service, 151 Farmington Avenue - MC57, Hartford CT 06156 203/636-4786	1982	<b>Dorman, Arnold M</b> , (E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5301	1976
		<b>Dorman, Roland F</b> , (F.S.A., A.C.A.), Management Consultant, 18 Drumlin Road, West Simsbury CT 06092 203/658-2877	1965
		<b>Dorn, Kirk L</b> , (F.S.A.), Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5302	1976
		<b>Dorn, Lowell M</b> , (F.S.A.), 1952 Sharon Street, Boca Raton FL 33432 305/395-6152	1965

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<b>Dornfeld, James L.</b> , (A.C.A.S.), Associate Actuary, Farm Bureau Mutual Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5485	1982	<b>Downey, William R.</b> , (E.A.), President, Holbrook Downey & Schlageter Inc, 1500 NW 62nd Street, Suite 404, Ft Lauderdale FL 33309 305/772-9772	1978
<b>Dorris, J Paul</b> , (F.S.A., E.A.), Ten Rocky Glen, Irvine CA 92715	1971	<b>Downing, Ronald E.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, 4441 La Barca Drive, Tarzana CA 91356 213/705-1806	1965
<b>Dostert, Thomas E.</b> , (M.C.A.), Assistant Actuary, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/407-8045	1970	<b>Dowsett, Robert C.</b> , (F.S.A.), Vice Chairman, William M Mercer Ltd, 1 First Canadian Place, Toronto ON Canada M5X 1G3 416/868-2522	1966
<b>Dotterer, Vicki A.</b> , (A.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 3 Embarcadero Center, Box 7440, San Francisco CA 94120 415/393-5226	1979	<b>Doyle, John M.</b> , (A.S.A., E.A.), President, John M Doyle Consulting Actuary, 40 Triangle Center, Yorktown Heights NY 10598 914/962-2091	1976
<b>Doucette, Joseph J.</b> , (F.S.A.), Vice President, Group Pensions, Allstate Life Insurance Co, Allstate Plaza South G5B, Northbrook IL 60062 312/291-6615	1965	<b>Doyle, Martina E.</b> , (F.S.A., A.C.A., E.A.), 90 Pond Side Drive, Wethersfield CT 06109	1965
<b>Douds, Bryn T.</b> , (F.S.A.), Actuarial Director, Prudential Insurance Company, Group & Financial Services, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8668	1984	<b>Doyle, Terrance A.</b> , (A.S.A.), Principal, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8730	1979
<b>Dougan, Robert E. Jr.</b> , (F.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 225 Peachtree Street NE, Suite 2100, Atlanta GA 30043 404/577-3240	1980	<b>Doyon, Renaud</b> , (F.S.A.), Associate Group Actuary, The Citadel Assurance, Life & Health Division, 1075 Bay Street, Toronto ON Canada M5S 2W5 416/928-8738	1980
<b>Dougherty, David M.</b> , (A.S.A., E.A.), Associate Actuary, Milliman & Robertson Inc, 101 Southwest Main, Suite 925, Portland OR 97204 503/227-0634	1985	<b>Doze, Larry J.</b> , (F.S.A.), Consulting Actuary, Taylor Ballard & Co, 200 Fifth Avenue SF, PO Box 1385, Cedar Rapids IA 52406 319/398-1880	1979
<b>Douglas, Frank H.</b> , (A.C.A.S.), Vice President & Actuary, American International Underwriters, 70 Pine Street, New York NY 10270 212/770-8940	1983	<b>Dozier, R William, Jr.</b> , (F.A.), President, The Dozier Company, One Benham Place, 9400 North Broadway, Oklahoma City OK 73114 405/478-4321	1979
<b>Douglas, John F.</b> , (F.S.A.), Second Vice President, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-2287	1977	<b>Draeseke, Douglas G.</b> , (F.S.A.), Consulting Actuary, 10 Steep Hollow Lane, Greenwich CT 06807-1514 203/625-0358	1972
<b>Dousette, Ralph A.</b> , (A.S.A.), University of Southwestern Louisiana, PO Box 44330, Dept of Computer Science, Lafayette LA 70504	1979	<b>Drake, David C.</b> , (F.S.A., E.A.), President, Digital Images Inc, PO Box 17229, Washington DC 20041 703/241-1180	1967
<b>Dover, Elaine</b> , (A.S.A., E.A.), Consulting Actuary, Stanley Holcombe & Associates, 8 Piedmont Center #310, 3525 Piedmont Road NE, Atlanta GA 30305 404/262-7522	1982	<b>Drake, Jeffrey S.</b> , (A.S.A.), Consulting Actuary, William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094	1984
<b>Dow, Harold E.</b> , (F.S.A.), Blue Mill Road, Morristown NJ 07960	1965	<b>Drake, Richard H.</b> , (F.S.A.), Vice President & Associate Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6653	1965
<b>Dow, William E.</b> , (F.S.A.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue - MC54, Pension Actuarial Research, Hartford CT 06156 203/636-6342	1966	<b>Dreher, William A.</b> , (F.C.A., F.S.A., E.A.), Managing Director, William A Dreher & Associates, The Metropolitan Life Tower, One Madison Avenue, New York NY 10010 212/213-8877	1965
<b>Dowd, William M.</b> , (E.A.), Consulting Actuary, Alexander & Alexander of Virginia, PO Box 1177, Richmond VA 23209 804/643-4113	1985	<b>Drennan, James E.</b> , (F.S.A.), Senior Vice President & Chief Actuary, Blue Cross/Blue Shield of Louisiana, PO Box 15699, Baton Rouge LA 70895 504/922-1941	1979
<b>Dowdell, Kathryn T.</b> , (A.S.A.), Actuarial Associate, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-6039	1984	<b>Drennan, John P.</b> , (F.C.A.S.), Senior Actuary, Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5805	1974
<b>Dowhaniuk, G Christina</b> , (F.S.A.), Group Actuary, Constellation Assurance Co, 26 Wellington Street East, Toronto ON Canada M5E 1J6 416/360-1560	1983	<b>Dresner, David E.</b> , (A.S.A., E.A.), Partner in Charge, Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5613	1976
<b>Dowling, Joseph H.</b> , (F.S.A.), President, Insurance Capital Corp, 14 Wilton Road, Westport CT 06880 203/226-8193	1965	<b>Drew, William A.</b> , (F.S.A.), Senior Vice President & Chief Actuary, Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6638	1965
<b>Downard, Douglas F.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/661-5080	1980	<b>Dreyer, Robert H.</b> , (F.S.A.), Vice President & Chief Actuary, Erie Family Life Insurance Co, 144 East Sixth Street, PO Box 1699, Erie PA 16530 814/452-6831	1966
<b>Downer, Robert B.</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4772	1984	<b>Dreyfuss, Richard C.</b> , (A.S.A.), Manager of Employee Benefits, Hershey Foods Corporation, 14 East Chocolate Avenue, Hershey PA 17033 717/534-7665	1980
<b>Downey, Alan R.</b> , (A.S.A.), Associate Actuary, Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000	1985		

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<b>Drinkwater, William H.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2227	1980	<b>Duewall, David M.</b> , (A.S.A.), <i>Actuarial Assistant</i> , American Security Life Insurance Co, 745 East Mulberry Street, PO Box 2341, San Antonio TX 78298 512/736-6767	1985
<b>Driscoll, Francis T.</b> , (F.C.A , F.S.A . E.A.), <i>Benefit Consultant</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1966	<b>Duffy, Brian</b> , (F.C.A S.), <i>Assistant Actuary</i> , Colonial Penn Life Insurance Co, Five Penn Center Plaza, 22nd Floor, Philadelphia PA 19181 215/988-3051	1984
<b>Driskell, Richard G.</b> , (A.S.A.), <i>Assistant Professor of Mathematical Science</i> , Ball State University, Dept of Mathematical Sciences, Muncie IN 47306 317/285-8649	1971	<b>Duffy, Kenneth J.</b> , (F.S.A., E.A.), <i>Yaffe &amp; Company</i> , 201 North Charles Street, Baltimore MD 21201 301/332-1166	1965
<b>Drisko, Robert D.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440	1965	<b>Duffy, Pamela J.</b> , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10011 212/578-3219	1983
<b>Drobisch, Miles R.</b> , (F.C.A.S.), 71 Rico Way, San Francisco CA 94123 415/921-1362	i 1965	<b>Duffy, Thomas J.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Zurich-American Insurance Companies, 281 North Martingale Road, 4th Floor, Schaumburg IL 60196 312/843-6275	1979
<b>Drolet, Michel</b> , (F.S.A., E.A.), <i>Actuary</i> , Hebert Le Houillier Inc, 2795 Boul Laurier, Ste-Foy PQ Canada G1V 4M7 418/659-4941	1977	<b>Dugan, Paul B.</b> , (E.A.), <i>President</i> , Pension Benefit Designers Inc, 616 American Bank Building, Battle Creek MI 49017 616/962-4994	1976
<b>Dropkin, Lester B.</b> , (F.C.A.S.), <i>Vice President &amp; Chief Actuary</i> , Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/627-5300	1965	<b>Duguay, Katherine L.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	1984
<b>Drown, Catherine Louise</b> , (A.S.A.), <i>Manager-Qualified Plans Department</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2900	1982	<b>Duhame, Roger G.</b> , (F.S.A.), <i>Vice President</i> , Johnson & Higgins Willis Faber, Box 191 Tour De la Bourse, Place Victoria, Montreal PQ Canada H4Z 1E2 514/878-1781	1978
<b>Drown, Gary K.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Western Security Life Insurance Co, PO Box 2667, Phoenix AZ 85002-0067 602/258-1112	1965	<b>Dukacz, Julian J.</b> , (F.S.A.), <i>Assistant Vice President, Taxation/Research</i> , Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6032	1971
<b>Drumm, Lynda P.</b> , (E.A.), <i>Consulting Actuary</i> , Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400	1977	<b>Dukes, Jeffery T.</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 120 South LaSalle Street, Suite 1700, Chicago IL 60603 312/726-0677	1981
<b>Drummond-Hay, Eric T.</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Associate Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/929-2914	1982	<b>Dummer, Arthur O.</b> , (F.S.A., E.A.), The Donner Company, 699 East South Temple, Suite 300, Salt Lake City UT 84103 801/363-0795	1966
<b>Drury, David J.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5921	1971	<b>Dummer, James H.</b> , (A.C.A., E.A.), <i>President</i> , James H Dummer and Associates Inc, 613 Wrightwood Terrace, Libertyville IL 60048 312/362-3889	1980
<b>Drzal, Rebecca</b> , (F.S.A ), <i>Associate Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-5347	1979	<b>Duncan, Carl I.</b> , (E A.), <i>Owner</i> , Duncan & Associates, 8603 Crownhill Boulevard, Suite 21, San Antonio TX 78209 512/828-3166	1971
<b>Dubas, Keith J.</b> , (F.S.A.), <i>Actuarial Associate</i> , Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/291-5977	1980	<b>Duncan, David S.</b> , (A S.A.), <i>Associate Actuary</i> , Columbus Mutual Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875	1981
<b>Dubin, Alan</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500	1981	<b>Duncan, Robert M.</b> , (F S.A., E.A.), Box 2358, Walnut Creek CA 94595 415/939-1050	i 1965
<b>DuBois, David H.</b> , (F.S.A.), <i>Actuary</i> , California Public Employees' Retirement System, 1416 Ninth Street, Sacramento CA 95809 916/323-0232	1976	<b>Duncan, Robert M., Jr.</b> , <i>Managing Actuary</i> , Blue Cross of California, 21555 Oxnard Street, Woodland Hills CA 94659 818/703-4328	1984
<b>Dubois, Deborah</b> , (F.S.A , E.A.), <i>Associate</i> , Towers Perrin Forster & Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105 415/543-6831	1982	<b>Duncan, Zaneese B.</b> , (A.S.A ), <i>Assistant Actuary</i> , Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488	1984
<b>DuBois, Michael E.</b> , (F.S.A.), <i>Assistant Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1983	<b>Dundich, John P.</b> , (F.S.A.), <i>Senior System Consultant</i> , Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6691	1979
<b>DuBroff, Barbara Lee</b> , (A.S.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1255	1982	<b>Dunham, Kenneth Van</b> , (A.S.A., E.A.), A S Hansen Inc, The Park in Houston Center, 1221 Lamar - Suite 1600, Houston TX 77010 713/951-0060	1981
<b>Duckworth, Wayne H.</b> , (F.S.A.), <i>Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1979	<b>Dunkley, Herbert C.</b> , (A.C.A , A.S.A., E.A.), 198 Shadowbrook Drive, Folsom CA 95630 916/988-4889	i 1965
<b>Duda, Arlene</b> , (E.A ), Seven Laythan Road, Edison NJ 08817	1976	<b>Dunlap, James A.</b> , (A.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1985

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<b>Dunlap, James A., Jr.</b> , (A.S.A., E.A.), PO Box 234, Harvard MA 01451	1966	<b>Dwyer, Michael Harry</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1982
<b>Dunn, Charles W.</b> , (F.S.A.), Consulting Actuary, Dilts Umstead & Dunn, Professional Center, 433 West Main Street, Durham NC 27701 919/688-8913	1980	<b>Dwyer, Robert E.</b> , (A.S.A., E.A.), Actuary, General Foods Corporation, 250 North Street, White Plains NY 10625 914/335-7953	1983
<b>Dunn, Edward J.</b> , (A.C.A., E.A.), President, E.J. Dunn & Associates Inc, 4415 Cowell Road, Suite 2010, Concord CA 94518 415/825-9344	1966	<b>Dwyer, William V.</b> , (F.S.A.), Senior Actuarial Associate, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1982
<b>Dunn, Melvin B.</b> , (F.S.A., A.C.A., E.A.), Executive Vice President, Security Mutual Life Insurance of New York, Courthouse Square, PO Box 1625, Binghamton NY 13902 607/723-3551	1967	<b>Dyck, N Paul</b> , (F.C.A.S.), Director & Associate Actuary, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/241-3207	1984
<b>Dunn, R Lewis</b> , (F.S.A.), Executive Vice President, Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2760	1970	<b>Dye, Myron L.</b> , (A.C.A.S.), Assistant Actuary, United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/690-2023	1983
<b>Dunn, Ted L.</b> , (A.S.A.), Vice President, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1266	1968	<b>Dyer, Harland A.</b> , (M.C.A., A.S.A.), Consulting Actuary, Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143	1971
<b>Duperreault, Brian</b> , (A.C.A.S.), Senior Vice President, American International Underwriters, 70 Pine Street, New York NY 10270	1979	<b>Dyer, Herbert L.</b> , (E.A.), UMWA Health & Retirement Funds, 2021 K Street NW, Washington DC 20006 202/452-5046	1976
<b>DuPourque, Etienne</b> , (A.S.A.), 27 Ross Valley Drive, San Rafael CA 94901 415/454-6156	1980	<b>Dyer, Thomas E.</b> , (F.S.A.), Managing Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7054	1979
<b>Dupuis, Robert Edward</b> , (F.S.A.), Assistant Actuary, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7725	1981	<b>Dykhouse, Jack R.</b> , (F.S.A.), President, Life Investors Insurance Center, PO Box 1038, 2121 Precinct Line Road, Hurst TX 76054 817/656-6110	1972
<b>DuPuy, James R.</b> , (F.S.A.), 9514 Viewside, Dallas TX 75231	1971	<b>Dykstra, Lawrence</b> , (A.S.A.), Actuarial Assistant, Equitable Life Insurance of Iowa, PO Box 1635, 604 Locust Street, Des Moines IA 50306 515/245-6840	1983
<b>Duran, J Peter</b> , (F.S.A.), Second Vice President & Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980	<b>Dymowski, Robert J.</b> , (F.S.A.), Consulting Actuary, Millman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1970
<b>Durfee, James G.</b> , (F.C.A., F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 600 Grant Street, Pittsburgh PA 15219 412/261-1060	1978	<b>Dzuryachko, Thomas A.</b> , Vice President, Marketing, Blue Cross of Greater Philadelphia, 1333 Chestnut Street, Philadelphia PA 19107 215/448-5000	1984
<b>Durington, Rex Mitchell</b> , (A.S.A.), Assistant Vice President & Chief Actuary, Charter National Life Insurance Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575	1983	<b>E</b>	
<b>Durland, Lawrence V., Jr.</b> , (F.S.A.), Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046	1974	<b>Eagelfeld, Howard M.</b> , (A.C.A.S.), Assistant Actuary, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5077	1983
<b>Durland, Leslie L.</b> , (F.S.A.), Executive Vice President, Individual Insurance, Security Life of Denver, 1616 Glenarm Place, Denver CO 80202 303/534-1861	1979	<b>Eaker, Robert Charles</b> , (F.S.A.), Consultant, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1984
<b>Durland, Melanie K.</b> , (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	<b>Earl, Ronald D.</b> , (E.A.), Manager, Administrative Division, Electric Power Board of Chattanooga, 537 Cherry Street, Chattanooga TN 37402 615/756-2706	1976
<b>Durose, Stanley C.</b> , (A.C.A.S.), Senior Vice President, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/231-7536	1966	<b>Earle, David A.</b> , (F.S.A.), Associate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2149	1974
<b>Dush, Marcia A.</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300	1981	<b>Earle, William C., Jr.</b> , (E.A.), Consultant, The Wyatt Company, 1111 Suburban Station Bldg, 16th Street & JFK Boulevard, Philadelphia PA 19103 215/569-4393	1970
<b>Dutson, Patrick A.</b> , (E.A.), Managing Director, William M Mercer-Meidinger Inc, 1200 1st National Bank Center, 425 Walnut Street, Cincinnati OH 45202 513/621-5757	1976	<b>Early, Steven A.</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1980
<b>Dutton, Richard C.</b> , (F.S.A.), Vice President & Actuary, Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106 215/629-9800	1979	<b>Easley, Matthew S.</b> , (F.S.A., E.A.), Associate Actuary, Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-5228	1984
<b>Dwyer, John A.</b> , (F.S.A.), Associate Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7771	1983		

	Admitted		Admitted
<b>Eason, Clifton W.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720	1976	<b>Eddins, Joseph M.</b> , <i>Vice President &amp; Actuary</i> , Maryland Casualty Companies, 3910 Keswick Road, PO Box 1228, Baltimore MD 21203 301/338-9039	1970
<b>Eason, Thomas F.</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2401	1971	<b>Eddy, Arthur C.</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , Johnson & Higgins, 88 Pine Street, New York NY 10005 212/806-2045	1965
<b>Easterly, William E.</b> , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2162	1966	<b>Eddy, G Manton</b> , (F.S.A.), 51 Hunter Drive, West Hartford CT 06107	1965
<b>Eastlack, Allen C.</b> , (A.S.A.), 1200 Canyonwood Court, Apartment #3, Walnut Creek CA 94595 415/933-2685	1966	<b>Eddy, Jeanne H.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3178	1981
<b>Easton, Albert E.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1967	<b>Ede, Cecil F.</b> , 32302 Alipaz Street, Apt 179, San Juan Capistrano CA 92675	1967
<b>Easton, Richard D.</b> , (F.C.A.S.), <i>Assistant Corporate Actuary</i> , W R Berkley Corporation, 165 Mason Street, Box 2518, Greenwich CT 06836 203/629-2880	1981	<b>Edelstein, Hermann</b> , (A.S.A., E.A.), <i>Actuarial Software Specialist</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8000	1976
<b>Eastwood, Robert B. Jr.</b> , (F.A.), <i>Senior Director</i> , Wolper Ross & Co, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210	1981	<b>Eden, John P.</b> , (F.S.A., E.A.), <i>Assistant Vice President &amp; Actuarial Operations</i> , Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-0900	1965
<b>Eaton, Karl F.</b> , (A.C.A.S.), <i>Second Vice President</i> , Employers Reinsurance Corp, 5200 Metcalf, PO Box 2991, Overland Park KS 66201 913/676-5188	1966	<b>Edenbaum, Barry</b> , (F.S.A.), <i>Associate Actuary</i> , MONY Financial Services, Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2422	1982
<b>Eaton, William D.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Blue Cross/Blue Shield of Delaware, One Brandywine Gateway, Wilmington DE 19899 302/421-3185	1980	<b>Edens, William Roderic</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Associate Actuary</i> , Jefferson Standard Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2423	1981
<b>Eckard, Garry M.</b> , (F.C.A., F.S.A.), <i>President</i> , Garry Eckard & Co Inc, 11025 Timber Lane, PO Box 883, Carmel IN 46032 317/844-6200	1969	<b>Edie, Grover M.</b> , (A.C.A.S.), <i>Vice President &amp; Chief Actuary</i> , Erie Insurance Exchange, 144 East Sixth Street, Erie PA 16530 814/452-6831	1980
<b>Eckersley, Derek</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Actuary</i> , Dominion Life Assurance Co, 111 Westmount Road South, Waterloo ON Canada N2J 4C6 519/888-5224	1969	<b>Edmonds, Joseph M.</b> , (F.S.A., M.C.A., E.A.), 1329 Brockton Lane, Charlotte NC 28211	1979
<b>Eckert, John S.</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1970	<b>Edmondson, Alice H.</b> , (M.C.A., A.C.A.S., A.S.A., E.A.), <i>Vice President</i> , Edward H Friend & Co, Division of Johnson & Higgins, 1800 K Street NW - Suite 500, Washington DC 20006 202/785-9080	1981
<b>Eckert, Ralph J.</b> , (F.S.A.), <i>Chairman &amp; Chief Executive Officer</i> , Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100	1965	<b>Edris, Charles L.</b> , (F.S.A.), <i>Vice President &amp; Director, Individual Product Lines</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3676	1978
<b>Eckert, Thomas R.</b> , (A.S.A., E.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53705 608/231-7037	1982	<b>Edwards, Thomas P.</b> , (A.C.A.S., A.S.A.), <i>Manager, Software Development</i> , PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-6071	1983
<b>Eckhart, Kenneth V.</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , Southern Actuarial Services Inc, 835 18th Avenue NE, St Petersburg FL 33704 813/823-4503	1966	<b>Edwards, Charles E.</b> , (F.S.A.), <i>Chairman</i> , The Edwards Group Inc, 3001 LBJ Freeway, Suite 213, Dallas TX 75234 214/352-6477	1971
<b>Eckler, Samuel</b> , (F.S.A.), <i>President</i> , Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330	1967	<b>Edwards, Clint E.</b> , (F.S.A., E.A.), <i>Senior Vice President, Marketing Services</i> , Liberty Life Insurance Co, 2000 Wade Hampton Boulevard, PO Box 789, Greenville SC 29602 803/268-8252	1966
<b>Eckley, Douglas A.</b> , (F.S.A.), Tiltinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1980	<b>Edwards, Donald R.</b> , (F.S.A., E.A.), <i>Executive Vice President &amp; Treasurer</i> , Lafayette Life Insurance Co, 1905 Teal Road, PO Box 7007, Lafayette IN 47903 317/477-7411	1965
<b>Eckman, Charles T.</b> , (E.A.), <i>President</i> , Buck Eckman & Associates, 2017 Valley Road, Oceanside CA 92056 714/439-4114	1976	<b>Edwards, Fred L.</b> , (A.S.A., E.A.), <i>Pension Actuarial Consultant</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5627	1971
<b>Eckman, Michael V.</b> , (F.S.A.), <i>Second Vice President, Individual Ins Fm Officer</i> , Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3687	1977	<b>Edwards, John S.</b> , (F.C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 South Lake Avenue, Pasadena CA 91101 818/577-1144	1967
<b>Eckstut, Gene</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Continental American Life Insurance, Box 15750, Wilmington DE 19850 302/454-5206	1978	<b>Edwards, Norma L.</b> , (A.S.A.), <i>Consulting Actuary</i> , 3024 North Calvert Street, Baltimore MD 21218 301/889-7036	1966

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<b>Edwards, Ralph E.</b> , (F.S.A., E.A.), Consulting Actuary, 3024 North Calvert Street, Baltimore MD 21218 301/889-7036	1965	<b>Eisenbath, Gary L.</b> , (F.S.A.), Senior Vice President, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3021	1979
<b>Egan, Joseph E.</b> , (F.S.A., E.A.), Vice President, Merchandising, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8351	1973	<b>Eisenberg, Phillip A.</b> , (F.S.A., E.A.), Vice President, Individual Insurance Actuary, MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2320	1972
<b>Egan, Thomas J., Jr.</b> , (F.S.A., E.A.), President-Actuarial Division, Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	1979	<b>Eisenberg, Steven A.</b> , (F.S.A., E.A.), Consulting Actuary, Millman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541	1975
<b>Egeberg, Dale R.</b> , (F.S.A.), Assistant Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2219	1979	<b>Eisner, Morris</b> , (F.S.A.), Assistant Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2589	1966
<b>Eggert, Linda R.</b> , (A.S.A.), Assistant Actuary, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500	1985	<b>Eisner, Stanley L.</b> , (F.S.A.), 130 Kingfisher Drive, Middletown NJ 07748	1965
<b>Eggleston, Joseph B.</b> , (A.S.A.), Assistant Vice President, Director of Computer Mkt, Occidental Life Insurance Co of North Carolina, PO Box 10234, Raleigh NC 27605 919/834-0751	1979	<b>Eizen, Sheldon D.</b> , (E.A.), President, National Administrative Services of Michigan Inc, 30200 Telegraph Road, Suite 401, Birmingham MI 48010 313/645-6090	1977
<b>Eginton, Gary Louis</b> , (A.S.A.), Actuarial Assistant, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000	1983	<b>Eikof, Cary B.</b> , (F.S.A., M.C.A., E.A.), Consulting Actuary, Millman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 213/577-1144	1977
<b>Egnasko, Gary J.</b> , (F.C.A.S.), Assistant Actuary, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4750	1979	<b>Elam, Charles P.</b> , (F.S.A.), Actuary, Reserve Life Insurance Co, 403 South Akard Street, Dallas TX 75202 214/670-9700	1980
<b>Ehlbeck, Guy Louis</b> , (E.A.), Assistant Vice President, New York Life Insurance Co, 51 Madison Avenue, Room 501, New York NY 10010 212/576-7801	1980	<b>Eland, Douglas D.</b> , (F.C.A.S.), Actuary, Allstate Insurance Co, Allstate Plaza, D-1, Northbrook IL 60062 312/480-2461	1979
<b>Ehlert, Darrell W.</b> , (F.C.A.S.), Assistant Vice President, Allstate Insurance Co, Allstate Plaza North (F5), Corporate Planning Dept, Northbrook IL 60062 312/291-5624	1967	<b>Elder, Kathleen S.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9274	1982
<b>Ehrhardt, Allen A.</b> , (E.A.), Senior Consultant, The Wyatt Company, 233 South Wacker Drive, Sears Tower - Suite 5600, Chicago IL 60606 312/876-2000	1976	<b>Elder, Robert M.</b> , (F.S.A.), Assistant Vice President & Actuary, Kentucky Central Life Insurance Co, Kincaid Towers, Lexington KY 40507 606/253-5253	1971
<b>Ehrhardt, John W.</b> , (F.S.A.), Assistant Actuary, Millman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1985	<b>Eldridge, Donald J.</b> , (F.C.A.S.), Assistant Vice President, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3538	1978
<b>Ehrhardt, Wanda O.</b> , (E.A.), Consultant, The Wyatt Company, Sears Tower, Suite #5600, Chicago IL 60606 312/876-2000	1977	<b>Elias, Robert S.</b> , (F.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, The Atrium - Suite 600, 1900 Market Street, Philadelphia PA 19103 215/864-0900	1979
<b>Ehrhart, Lawrence A.</b> , (F.S.A., E.A.), Executive Vice President & Chief Financial Officer, The Signature Group, 200 North Martingale Road, Schaumburg IL 60194 312/490-4950	1971	<b>Eliason, Edward B.</b> , (F.C.A.S.), Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6606	1967
<b>Ehrlich, Neal L.</b> , (E.A.), Actuary, Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2156	1984	<b>Elken, John H.</b> , (A.S.A.), Senior Vice President, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5232	1966
<b>Ehrlich, Warren S.</b> , (F.C.A.S.), Assistant Actuary, Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-6744	1981	<b>Elkin, Jack M.</b> , (F.C.A., A.S.A., E.A.), 60 East End Avenue, New York NY 10028 212/988-7362	1965
<b>Eide, K Arne</b> , (F.C.A.S., F.S.A.), Fertile MN 56540 218/945-6747	1965	<b>Ellenby, Milton Q.</b> , (F.C.A., A.S.A., E.A.), Actuary, A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1966
<b>Eiler, Burness R.</b> , (F.S.A., E.A.), Director of Actuarial Services, Advance Retirement Systems Corporation, 468 Pennsfield Place, Thousand Oaks CA 91360 805/496-1069	1966	<b>Elliott, George B.</b> , (F.C.A.S.), 1313 Idaho Avenue, Cape May NJ 08204	1965
<b>Einck, Nancy R.</b> , (A.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, Chesterfield House, 15-19 Bloomsbury Way, London England WC1A 2TP 001/430-1151	1981	<b>Ellis, Greg E.</b> , (A.S.A.), Director, Pension Operations, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8225	1981
<b>Einhorn, Martin A.</b> , (M.C.A., A.S.A., E.A.), President & Actuary, Martin Einhorn & Associates, 211-11 33rd Road, Bayside NY 11361 718/631-8987	1980	<b>Ellis, J Daniel</b> , (F.S.A.), Executive Vice President, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1972
		<b>Ellis, Richard O.</b> , (A.S.A.), Associate Actuary, The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800	1985

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<b>Ellis, Stephen H.</b> , (E.A.), Actuary, Employee Benefit Consultants Inc, 905 Sheehy Drive, PO Box 187, Horsham PA 19044 215/443-8310	1977	<b>Engels, J Helmut</b> , (F.S.A.), Assistant Vice President, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3394	1983
<b>Ellmaker, Sandra R.</b> , (E.A.), Qualified Pension Inc, 4330 East West Highway, Suite 1080, Bethesda MD 20814	1985	<b>Engeman, Melvin A.</b> , Vice President & Actuary-Life, The Capitol Life Insurance Co, 1600 Sherman Street, Denver CO 80203 303/861-4065	1967
<b>Ellwanger, James M.</b> , (F.S.A.), Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7000	1981	<b>Engen, Richard A.</b> , (F.S.A.), Senior Vice President, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3717	1966
<b>Ellyson, Craig W.</b> , (F.S.A., E.A.), Consulting Actuary, 1501 Pine Oaks Court, Stevens Point WI 54481 715/345-1958	1969	<b>England, Arthur W., Jr.</b> , (F.S.A., E.A.), Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440	1965
<b>Elmshauser, Ronald D.</b> , Administrator, Life & Health Division, Nebraska Department of Insurance, 301 Centennial Mall, South, Lincoln NE 68509 402/471-2201	1970	<b>Engles, David</b> , (F.C.A.S.), Associate Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7919	1983
<b>Elstein, Allen R.</b> , (F.S.A.), Assistant Vice President & Actuary, Keystone Provident Life Insurance Co, 99 High Street, 23rd Floor, Boston MA 02110 617/338-3525	1975	<b>Eng-Seto, Hor Fay</b> , (E.A.), Noble Lowndes International Inc, Three Park Avenue, New York NY 10016 212/689-4100	1978
<b>Ely, Ray M.</b> , (F.C.A., F.S.A., E.A.), 212 Upland Way, Wayne PA 19087	1965	<b>Engstrom, Paul E.</b> , (F.S.A., E.A.), Group Actuary & Operations Research Executive, The Excess Insurance Group, The Warren/Warren Road, Worthing, West Sussex England BN14 9QD	1970
<b>Emering, Edward J.</b> , (E.A.), Senior Vice President, Johnson & Higgins, 101 North Wacker Drive, Chicago IL 60606 312/263-2456	1977	<b>Engstrom, Paul L.</b> , (F.S.A., E.A.), Manager, Actuarial Services, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2758	1978
<b>Emering, Sandra A.</b> , (E.A.), President, Consulting Actuarial Group, 778 Frontage Road, Suite 109, Northfield IL 60093 312/441-7630	1977	<b>Enoch, Jerry F.</b> , (F.S.A.), Associate Actuary, National Old Line Insurance Co, 501 Wood Lane, Little Rock AR 72201 501/372-5000	1979
<b>Emery, E Ward</b> , (A.S.A.), 200 Parsippany Boulevard, Boonton NJ 07005	1971	<b>Enriquez, Ruben F.</b> , (E.A.), Chief Actuary, Mutual Savings Life Insurance, PO Box 2222, Decatur AL 35602 205/552-7227	1971
<b>Emery, Ronald H.</b> , (A.S.A.), United Life & Accident Insurance, One Granite Place, Concord NH 03301 603/224-7741	1980	<b>Epley, H Robert, III</b> , (A.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 1600 Americas Tower L B 160, 2323 Bryan Street, Dallas TX 75201 214/922-0100	1976
<b>Emig, Kevin J.</b> , (E.A.), Consulting Actuary, Miller Mason & Dickenson Inc, One First Avenue, PO Box 867, Conshohocken PA 19428 215/834-2100	1984	<b>Epstein, Aaron M.</b> , (A.S.A.), Actuarial Assistant, TIAA - CREF, 730 Third Avenue, New York NY 10017 212/490-9000	1985
<b>Emmer, Alan Mark</b> , (F.S.A.), Assistant Actuary, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8186	1982	<b>Epstein, Harvey</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220	1976
<b>Emmert, Gayle E.</b> , (F.S.A.), Vice President & Actuary, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/655-5234	1971	<b>Epstein, Michael</b> , (A.C.A.S.), Vice President, Johnson & Higgins, 3 Center Plaza, Boston MA 02108 617/742-5300	1984
<b>Emmons, Winfred S., III</b> , (F.S.A.), Vice President / Actuary, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2434	1980	<b>Epstein, Nathan</b> , (E.A.), Consulting Actuary, Actuarial Experts Inc, 8177 West Glades Road, Suite 102, Boca Raton FL 33434 305/487-5583	1983
<b>Emory, Linda B.</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 404/980-5100	1969	<b>Epstein, Nathan H.</b> , (F.S.A., E.A.), Executive Vice President & Chief Actuary, National Benefit Life Insurance Co, Two Park Avenue, New York NY 10016 212/684-6565	1971
<b>Endres, Stephen H.</b> , Vice President, Actuary, Blue Cross/Blue Shield of Colorado, 700 Broadway, Denver CO 80273 303/831-2123	1984	<b>Eramo, Robert P.</b> , (A.C.A.S.), Director, Communication Lines Actuarial Department, Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 617/853-7200	1983
<b>Eng, Howard N.</b> , (A.S.A.), Assistant Actuary, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6505	1981	<b>Erbe, Elsbeth T.</b> , (F.C.A., A.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	1970
<b>Eng, John Gan</b> , (F.S.A., E.A.), Assistant Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8525	1977	<b>Erdenberger, Richard W.</b> , (F.S.A.), Vice President & Chief Actuary, Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/939-0821	1965
<b>Engel, Lawrence E.</b> , (F.S.A.), Actuary, Individual Insurance, Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000	1972	<b>Erickson, Paul Douglas</b> , (F.S.A.), Manager, Group Ins Systems, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3333	1982
<b>Engel, Philip L.</b> , (F.C.A.S., F.S.A.), Vice President, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4301	1970		
<b>Engelhardt, John L.</b> , (F.S.A.), Vice President, Huggins Financial Services Inc, 2460 Pershing Road, Suite 200, Kansas City MO 64108 816/842-5656	1977		

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<b>Erickson, Terrance T.</b> , (A.S.A.), <i>Supervising Actuary- Financial</i> , North American Co-Lite/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7666	1973	<b>Evans, Don J.</b> , (F.S.A.), <i>Actuary</i> , Indiana Department of Insurance, 509 State Office Building, Indianapolis IN 46204 317/232-2423	1965
<b>Ericson, Arthur W.</b> , (F.S.A.), <i>Vice President &amp; Associate Actuary</i> , Prudential Insurance Company, 56 North Livingston Avenue, Grp Financial Services Office, Roseland NJ 07068 201/994-8102	1973	<b>Evans, Gareth W.</b> , (F.S.A.), <i>Vice President, Corporate Planning</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7624	1979
<b>Erk, Henry A. III</b> , (F.S.A., M.C.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville Galleria, Louisville KY 40202 502/561-4710	1980	<b>Evans, Glenn A.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Argonaut Insurance Co, 250 Middlefield Road, Menlo Park CA 94025 415/858-6442	1980
<b>Erman, Anita M.</b> , (A.S.A.), <i>Manager, Dividend &amp; Valuation</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/877-6000	1980	<b>Evans, John J.</b> , <i>Actuarial Consultant</i> , 1315 Glenfield, Dallas TX 75224 214/331-6244	1966
<b>Ermilio, John</b> , (E.A.), <i>Actuarial Consultant</i> , Ermilio Consulting, 1608 Walnut Street, Suite 401, Philadelphia PA 19103 215/735-3999	1981	<b>Evans, Mark D J</b> , (F.S.A.), <i>Actuary</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2338	1980
<b>Ernst, Richard C.</b> , (F.C.A.S.), <i>Assistant Vice President</i> , CIGNA Corp, GISD Marketing B-247, Hartford CT 06152 203/726-8975	1978	<b>Evans, Robert E.</b> , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, 12-NB, Hartford CT 06183 203/277-2218	1981
<b>Esakov, William M.</b> , (A.S.A.), <i>Actuarial Associate</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8842	1985	<b>Even, Charles A. Jr.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7828	1969
<b>Eschrich, Robert W.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary</i> , United Olympic Life Insurance Co, 110 110th Avenue NE, Bellevue WA 98004 206/451-7441	1979	<b>Evenson, Russell A.</b> , (F.S.A.), <i>Vice President, Planning &amp; Product Development</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700	1978
<b>Escott, Francis H.</b> , (F.S.A.), Seven West Laurel Lane, PO Box 1208, Etowah NC 28729	1965	<b>Everett, John F.</b> , (F.A.), <i>President</i> , Smith Everett & Associates Inc, 144 Exchange Boulevard, Rochester NY 14614 716/546-8060	1980
<b>Espie, Robert G.</b> , (F.C.A.S., F.S.A.), 34 Gloucester Lane, West Hartford CT 06117 203/561-1618	1965	<b>Eversberg, Barbara J.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Hemrich & Eversberg Inc, 808 Travis, Suite 1412, Houston TX 77002 713/244-9090	1981
<b>Esposito, David L.</b> , (A.C.A.S.), <i>Special Risks Product Development Manager</i> , Zurich-American Insurance Companies, 231 North Martingale Road, Fourth Floor, Schaumburg IL 60196-9970 312/843-6350	1982	<b>Eyers, Robert G.</b> , (F.C.A.S.), <i>Senior Vice President &amp; Treasurer</i> , J.C. Penney Casualty Insurance Co, 800 Brookside Boulevard, Westerville OH 43081 614/891-8600	1971
<b>Essert, Henry</b> , (F.S.A.), <i>Principal</i> , Essert Fraser, 1216 Yonge Street, Suite 204, Toronto ON Canada M4T 1W1 416/964-3707	1985	<b>Eyre, Harry C.</b> , (F.S.A.), 3060 Mount Holyoke, Columbus OH 43221 614/457-6328	1965
<b>Estefania, J.R.</b> , (E.A.), <i>Chief Actuary, Small Business Administration</i> , 1441 L Street NW, Room 500, Washington DC 20416 202/653-7483	1968	<b>Ezell, Linda Ann</b> , (A.S.A.), 1008 Fieldcrest Court, Arlington TX 76012 817/265-7238	1980
<b>Estell, Richard J.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary Health Ins</i> , American Republic Insurance Co, 601 6th Avenue, PO Box 1, Des Moines IA 50334 515/245-2150	1975	<b>F</b>	
<b>Esten, Bradford D.</b> , (A.S.A.), Teledyne Inc, 1901 Avenue of the Stars, Los Angeles CA 90067 213/277-3311	1980	<b>Faath, Richard J.</b> , (A.S.A., F.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 21204 301/547-5926	1980
<b>Esterkin, Jack H.</b> , <i>Consultant</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1984	<b>Faber, James A.</b> , (F.C.A.S.), <i>Principal</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5877	1970
<b>Esuchanko, Joseph</b> , (A.S.A., F.A.), <i>President</i> , Actuarial Service Company PC, 5669 Martell, Troy MI 48098 313/963-3060	1976	<b>Faber, Peter R.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 400 Plaza Drive, Harmon Meadow NJ 07094 201/863-6100	1971
<b>Etheridge, Lonnie A.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Colonial Life & Accident Insurance, 1200 Colonial Life Boulevard W, Columbia SC 29210 803/798-7000	1979	<b>Facciani, Gerald D.</b> , (F.A.), <i>Consulting Actuary</i> , Facciani & Company, Rock Run South - Suite 240, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694	1976
<b>Ethington, Dale F.</b> , (F.S.A., E.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, 425 Market Street, San Francisco CA 94105 415/546-3480	1971	<b>Facey, John A.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Connecticut American Life Insurance Co, PO Box 219, North Haven CT 06473 203/239-8786	1965
<b>Evans, Dale McDowell</b> , (A.C.A.S.), <i>Assistant Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2040	1979	<b>Faerber, Charles V.</b> , (F.S.A., E.A.), <i>Actuary</i> , Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #100, Austin TX 78731 512/346-1590	1981
		<b>Fafian, Joseph, Jr.</b> , (F.S.A., E.A.), <i>President</i> , Fafian & Associates Inc, 60 Bay Street, Staten Island NY 10301 718/727-0880	1966
		<b>Faga, Doreen S.</b> , (F.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3204	1979

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<b>Fagan, Janet L.</b> , (F.C.A.S.), Vice President & Actuary, Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-6710	1979	<b>Farmer, Thurston P., Jr.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, 1000 Lake St Louis Boulevard, Lake St Louis MO 63367 314/625-1244	1965
<b>Fagan, Vincent F., Jr.</b> , (A.S.A., E.A.), Principal Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1966	<b>Farnam, Walter E.</b> , (F.C.A.S.), President & Chief Operating Officer, General Accident Insurance, 436 Walnut Street, Philadelphia PA 19105 215/625-1013	1976
<b>Fagerberg, Denise E.</b> , (F.S.A.), Vice President, Tillinghast Nelson & Warren, 18300 Von Karman Avenue, Suite 800, Irvine CA 92715-1025 714/553-1277	1979	<b>Farquhar, William A.</b> , (F.S.A., E.A.), Consulting Actuary, Connecticut General Life Insurance, 55 Elm Street, Hartford CT 06115 203/725-2683	1969
<b>Fagg, Gary.</b> , (F.S.A.), Sterling Life Insurance Co, 11801 North Tatum Boulevard, Phoenix AZ 85028 602/953-1564	1977	<b>Farr, Charles E.</b> , (F.S.A., E.A.), Senior Vice President & Chief Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50309 515/247-5483	1965
<b>Fagiano, Anthony J.</b> , Senior Examiner & Actuary, Idaho Department of Insurance, 700 West State Street, Boise ID 83720 208/384-2250	1973	<b>Farrant, Maurice H.</b> , (F.C.A., F.S.A.), 4937 Morgan Drive, Birch Bay WA 98230 206/371-7610	i 1966
<b>Fahrenbach, John J.</b> , (F.S.A.), Vice President & Actuary, Indianapolis Life Insurance Co, PO Box 1230-B, Indianapolis IN 46206 317/927-6500	1980	<b>Farrell, Lawrence M.</b> , (E.A.), Executive Vice President, Pension & Group Services Inc, The Haymarket - Suite 400, 161 East Michigan Avenue, Kalamazoo MI 49007 616/382-0300	1976
<b>Faig, Kenneth.</b> , (F.S.A.), Supervising Actuary, Remittance & Planning, North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7665	1979	<b>Farrell, Thomas F.</b> , (F.S.A.), Second Vice President, Personal Insurance, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/342-3992	1978
<b>Fairbanks, Alfred V.</b> , (F.C.A.S.), 73 Bridle Path Road, Springfield MA 01118	i 1965	<b>Farrimond, William.</b> , (E.A.), President, Interaction Corporation, 1555 Lynnfield Road, Suite 117, Memphis TN 38119 901/767-0080	1976
<b>Fairfield, James P.</b> , Vice President, Indianapolis Life Insurance Co, 2960 North Meridian Street, Indianapolis IN 46208 317/927-6555	1966	<b>Farris, William Fred.</b> , (A.S.A.), Assistant Actuary-Valuation, Fidelity Union Life Insurance Co, Box 500, Dallas TX 75221 214/653-2711	1981
<b>Faith, Edward L.</b> , (F.S.A., E.A.), 30 Willmore Road, St Louis MO 63109	i 1965	<b>Fasking, Dennis D.</b> , (A.C.A.S.), Associate Actuary, Allstate Life Insurance Co, Allstate Plaza North, D1, Northbrook IL 60062 312/291-5488	1979
<b>Falcone, Nicholas A.</b> , (E.A.), Vice President, Mid America Group, 1315 Walnut Street, 14th Floor, Philadelphia PA 19107 215/545-6000	1976	<b>Fatouros, Nicholas P.</b> , (E.A.), Consultant, The Wyatt Company, 233 South Wacker Drive, Sears Tower - Suite 5600, Chicago IL 60606 312/876-2000	1976
<b>Falk, William J.</b> , (F.S.A., M.C.A., E.A.), Principal, Towers Perrin Forster & Crosby, 200 West Madison, Chicago IL 60606 312/781-0300	1977	<b>Faucett, Judy.</b> , (F.S.A.), Vice President, Pacific Mutual Life Insurance Co, PO Box 9000, Newport Beach CA 92658-9030 714/640-3823	1977
<b>Falkoff, Barry J.</b> , (F.S.A.), Second Vice President, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5107	1974	<b>Faulkner, Keith A.</b> , (A.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095	1976
<b>Fallon, Michael.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1979	<b>Fauzer, Louis.</b> , Chief Executive Officer, Bankers Mutual Life Insurance Co, 500 West South Street, Freeport IL 61032 815/235-2222	1967
<b>Fallquist, Richard J.</b> , (F.C.A.S., F.C.A.), Director, Actuarial Services, Coopers & Lybrand, 1800 First Interstate Center, Seattle WA 98104-4098 206/622-8700	1977	<b>Faust, J. Edward.</b> , (F.C.A.S.), Consulting Actuary, 11755 East 300 South, Zionsville IN 46077 317/873-3672	1965
<b>Faltas, Bill.</b> , (A.C.A.S.), Travelers Insurance Company, One Tower Square, 15Cr, Hartford CT 06115 203/277-7850	1982	<b>Fay, Richard C.</b> , (A.S.A., E.A.), Actuary, Investors Heritage Life Insurance Co, 200 Capital Avenue, Box 717, Frankfort KY 40602 502/223-2361	1966
<b>Fan, Tuan.</b> , (A.S.A.), Manager, Group Actuarial System, American General Group Insurance Co, Group Adm Data Processing Dept, 3988 North Central Expressway, Dallas TX 75204 214/824-0131	1982	<b>Fayolle, John P.</b> , (E.A.), President, Financial Security International, 8404 Charles Valley Court, Towson MD 21204 301/583-1119	1971
<b>Fanelli, Frank A.</b> , (E.A.), Assistant Actuary, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0779	1984	<b>Featherstone, Bryan J.</b> , (F.S.A.), Associate Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1982
<b>Farb, Edward I.</b> , (F.C.A., F.S.A., E.A.), Group Executive & Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1972	<b>Feay, Dallas H.</b> , (A.S.A.), 22 Cedar Avenue, Rockville Center NY 11570	i 1966
<b>Farley, Jarvis.</b> , (F.C.A.S.), Consultant, North Hill, Apt B505, Needham MA 02192 617/239-4518	i 1965	<b>Feay, Maurice F.</b> , (F.S.A., E.A.), 1527 Pemberton Drive, Columbus OH 43221	i 1965
<b>Farmer, Neal A.</b> , (F.S.A., E.A.), Neal Farmer & Associates, 3300 Cahaba Road, Suite 201, Birmingham AL 35223 205/871-5844	1966	<b>Feecke, Ralph M.</b> , (A.S.A., E.A.), Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1981
		<b>Fecteau, Thomas B.</b> , (E.A.), President, Shactman-Fecteau Associates Inc, 184 Taunton Avenue, Seekonk MA 02771 617/336-9424	1976

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<b>Fedyna, Michael W</b> , (F.S.A.), Vice President & Actuary, INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/241-3567	1978	<b>Fenichel, Seymore A</b> , (F.S.A.), 2 Tilden Court, Livingston NJ 07039	1965
<b>Feehan, Michael G</b> , (A.S.A., E.A.), Vice President & Actuary, Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1971	<b>Fenker, Richard M</b> , Box 59, Gallatin TN 37066 615/452-5375	i 1967
<b>Feehey, Raymond M</b> , (A.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8527	1979	<b>Fenlaw, Mark R</b> , (F.S.A.), Principal, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive, Austin TX 78731 512/346-1590	1979
<b>Feehey, William A</b> , (F.S.A.), 62 Gaynor Place, Glen Rock NJ 07452	1965	<b>Fenster, Bernard</b> , (A.S.A.), Senior Vice President & Actuary, Constitution Life Insurance Co, 325 West Touhy Avenue, Park Ridge IL 60068 312/825-0900	1966
<b>Feichtinger, James N</b> , (E.A.), President & Actuary, Pacific Pension Corporation, 9842 Hibert Street, #242, San Diego CA 92131 619/695-6500	1977	<b>Ferguson, Alan N</b> , (F.S.A.), Vice President & Actuary, Blue Cross/Blue Shield of Michigan, Mail Code 5101, 441 East Jefferson, Detroit MI 48224 313/225-7899	1965
<b>Fein, Richard I</b> , (F.C.A.S., F.C.A.), President, Insurance Technical & Actuarial Consultant, Schoolhouse Plaza, 374 Millburn Avenue, Millburn NJ 07041 212/560-1890	1979	<b>Ferguson, Clyde L</b> , (F.C.A.), Consulting Actuary, Ferguson Actuarial Service, Box 1888, Charleston WV 25325	i 1965
<b>Feinberg, Melvin J</b> , (F.S.A.), Corporate Vice President & Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6454	1977	<b>Ferguson, Ronald E</b> , (F.C.A.S.), President & Chief Operations Officer, General Re Corporation, Financial Centre, PO Box 10351, Stamford CT 06904-2351 203/328-5000	1971
<b>Feingold, Joel S</b> , (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	<b>Ferguson, Thomas</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 195 Broadway, 9th Floor, New York NY 10007 212/618-4000	1974
<b>Feinman, Jess</b> , (F.S.A., E.A.), Consulting Actuary, 5225 Raccoon Court, Columbia MD 21045 301/730-6262	1978	<b>Ferguson, William A</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Tillnhgast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1965
<b>Feinstein, David C</b> , (F.S.A., E.A.), Daskais & Walls Inc, Two North Riverside Plaza, Chicago IL 60606 312/648-7413	1979	<b>Fernandez, Eladio M</b> , (E.A.), Actuarial Assistant, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7073	1976
<b>Falcon, Francis X</b> , (A.S.A., E.A.), Associate & Financial Officer, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-6799	1980	<b>Fernandez, William N</b> , (A.S.A.), President, Atlantic Southern Insurance Co, GPO Box 2889, San Juan PR 00936 809/767-9750	1969
<b>Feldman, James E</b> , (A.S.A.), Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3337	1982	<b>Ferrante, Russell L</b> , (F.S.A., M.C.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, Americas Tower, Suite 1500, Dallas TX 75201 214/651-1184	1981
<b>Feldman, Martin</b> , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1976	<b>Ferrara, Theodore A</b> , (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
<b>Feldman, Martin F</b> , (A.C.A.S.), President, Martin Feldman Associates Inc, 266 Linwood Avenue, Cedarhurst NY 11516 516/295-0490	1983	<b>Ferree, Richard Noel</b> , (F.S.A.), Actuarial Fellow, John Hancock Mutual Life Insurance, John Hancock Place, S-3, Boston MA 02117 617/236-6262	1981
<b>Feldman, William T</b> , (A.S.A.), Associate Consultant, Coopers & Lybrand, 222 South Riverside Drive, Chicago IL 60606 312/559-5500	1980	<b>Ferrell, Joe H</b> , (F.S.A., M.C.A., E.A.), Vice President & Chief Actuary, McCready & Keene Inc, 8041 Knue Road, PO Box 50280, Indianapolis IN 46250 317/849-4333	1980
<b>Feldmann, Kenneth F</b> , (F.S.A.), 615 Frederico Boulevard, Belen NM 87002 505/864-3163	i 1965	<b>Ferreri, James Paul</b> , (F.S.A., E.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1981
<b>Feldtmose, John N</b> , (F.C.A., F.S.A., E.A.), Senior Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8574	1970	<b>Ferris, Peter G</b> , (F.S.A., E.A.), Associate Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1982
<b>Fell, Robert Mark</b> , (E.A.), Actuary, Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751	1981	<b>Ferris, William L</b> , (F.S.A.), Senior Vice President, Group Employee Benefit Oper, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/640-3287	1978
<b>Feller, Benjamin E</b> , (F.S.A., E.A.), Director of Actuarial Services, Chernoff Diamond & Ostrove, 366 North Broadway, Suite 214, Jericho NY 11753 516/931-6560	1978	<b>Ferruggia, Steven J</b> , (F.S.A.), Senior Consultant & Group Actuary, Frank B Hall & Co Inc, 549 Pleasantville Road, Briarcliff NY 10510 914/747-2002	1984
<b>Fellers, William W</b> , (F.S.A., E.A.), 15107 Interlachen Drive, Apt 518, Silver Spring MD 20910 301/587-7195	i 1965	<b>Ferstenfeld, Larry H</b> , (F.C.A., A.S.A., E.A.), Associate Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1971
<b>Fen, Allan Ming</b> , (F.S.A.), Associate Group Actuary, John Hancock Mutual Life Insurance, John Hancock Place T-26, PO Box 111, Boston MA 02117 617/421-6799	1982		

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<b>Feshbach, Andrea</b> , (F.S.A., E.A.), Manager, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1978	<b>Fingas, Wayne E</b> , (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
<b>Feuer, Harvey W</b> , (A.S.A.), Actuary, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8788	1972	<b>Finger, Robert J</b> , (F.C.A.S.), Vice President & Actuary, Future Cost Analysts Inc, 1100 Quail Street, Suite 211, Newport Beach CA 92660 714/752-9449	1977
<b>Feuer, Philip J</b> , (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	<b>Fink, Glenn F</b> , (A.S.A., E.A.), Associate Consultant, Coopers & Lybrand, Three Mellon Bank Center, Philadelphia PA 19102 215/587-5235	1985
<b>Feury, Theodore P, Jr.</b> , (A.S.A.), Actuary, Blue Cross/Blue Shield of Central New York, PO Box 4809, Syracuse NY 13221 315/424-3931	1979	<b>Fink, Jack</b> , (F.S.A., E.A.), Vice President & Actuary, Continental American Life Insurance, Box 15750, Wilmington DE 19850 302/454-5202	1971
<b>Feutz, James R</b> , (F.S.A., E.A.), Consulting Pension Actuaries Incorporated, PO Box 16754, Temple Terrace FL 33687 813/985-9896	1976	<b>Fink, Richard D</b> , (F.S.A., E.A.), Consulting Actuary, 292 Valley View Road, Springfield PA 19064 215/543-8244	1965
<b>Fibiger, John A</b> , (F.S.A.), President, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2521	1965	<b>Finkel, Paul A</b> , (F.S.A., E.A.), Senior Vice President, Reliance Insurance Cos, Four Penn Center Plaza, Philadelphia PA 19103 212/909-1140	1972
<b>Fichthorn, Kurt H</b> , (F.S.A., E.A.), Senior Vice President, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2569	1980	<b>Finkelstein, Alan W</b> , (A.S.A.), Associate Actuary, Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000	1982
<b>Fickes, Jerry W</b> , President & Chief Executive Officer, National Fidelity Life Insurance Co, 7171 West 95th Street, Overland Park KS 66212 913/967-1200	1967	<b>Finkenberg, Frank E</b> , (F.C.A., F.S.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1969
<b>Fickes, Steven W</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, Suite 200 - IBM Building, 815 South Main Street, Jacksonville FL 32207 904/398-5661	1980	<b>Finley, John G</b> , (A.S.A.), Vice President & Actuary, American Pioneer Life Insurance Co, PO Box 3509, Orlando FL 32802 305/628-1776	1981
<b>Fiddler, Tom L</b> , (A.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, One Perimeter Park South, Suite 130-S, Birmingham AL 35243 205/969-3421	1976	<b>Finley, John M</b> , (F.C.A., F.S.A., E.A.), Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1972
<b>Fiebrink, Mark E</b> , (F.C.A.S.), Vice President & Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6257	1978	<b>Finn, Peter J</b> , (A.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211	1969
<b>Field, Robert W</b> , (F.S.A.), Actuary, Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1977	<b>Finn, Richard</b> , (F.S.A.), Senior Vice President & Chief Actuary, Security-Connecticut Life Insurance, Security Drive, Avon CT 06001 203/677-8621	1979
<b>Field, Warren A</b> , (F.C.A., F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1968	<b>Finnegan, Lawrence J</b> , (F.S.A.), President & Chairman of Board, Boston Mutual Life Insurance Co, 120 Royal Street, Canton MA 02021 617/828-7000	1965
<b>Fielding, Richard G</b> , (F.S.A.), Assistant Vice President, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1980	<b>Finnegan, Philip F</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6888	1965
<b>Files, Richard L</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Lewis & Ellis Inc, 5001 College Boulevard, Suite 101, Leawood KS 66211 913/491-3388	1969	<b>Finster, John N</b> , (A.S.A.), Assistant Actuary, Noble Lowndes International Inc, 3 Park Avenue, New York NY 10016 212/689-4100	1979
<b>Filipski, Jerrold M</b> , (F.S.A., E.A.), Actuary, Actuarial Enterprises Inc, 132 Kings Highway East, PO Box 217, Haddonfield NJ 08033 609/428-1907	1979	<b>Fischbeck, C Lee</b> , (F.S.A.), Vice President, Pension Actuary, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4405	1973
<b>Findley, Jack W</b> , (A.S.A.), Assistant Actuary - Group, American National Insurance Co, One Moody Plaza, 17th Floor, Galveston TX 77550 409/766-6545	1983	<b>Fischer, Carl H</b> , (F.C.A., F.S.A., E.A.), Professor Emeritus, Actuarial Math, University of Michigan, Grad School of Business Admin, Ann Arbor MI 48109 313/764-2341	1965
<b>Fine, Howard J</b> , (F.S.A., M.C.A., E.A.), Hewitt Associates, 425 Fifth Avenue, New York NY 10018 212/719-1699	1980	<b>Fischer, Charles J</b> , (A.S.A., E.A.), American General Life Insurance Co, 1980 Post Oak Boulevard, Actuarial Dept - Suite 11120, Houston TX 77056 713/850-9620	1985
<b>Fineis, Thomas W</b> , (F.S.A.), Manager, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1981	<b>Fischer, Niels H</b> , (F.S.A.), Actuarial Director, John Hancock Mutual Life Insurance, John Hancock Plaza, Box 111, Boston MA 02117 617/421-4096	1965
<b>Finelli, John J</b> , (F.S.A.), 2098 SW 13th Terrace, Boynton Beach FL 33435 305/737-5181	1965	<b>Fischer, Paul M</b> , (F.S.A., E.A.), Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5288	1979
<b>Fineman, Marvin D</b> , (F.S.A.), Vice President, Huggins Financial Services Inc, Four Park Avenue, New York NY 10016 212/889-2929	1978	<b>Fisher, Hillary J</b> , (F.S.A.), 4246 Palmero Boulevard, Los Angeles CA 90008 i 1965	

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<b>Fisher, Kathy R.</b> , (F.S.A.), Assistant Vice President, Connecticut General Life Insurance, C-37B, Hartford CT 06152 203/726-8583	1979	<b>FitzPatrick, Kathleen A.</b> , (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
<b>Fisher, Lawrence D.</b> , (A.S.A.), Vice President/Actuary, Central States Health & Life, 96th & Western, PO Box 34350, Omaha NE 68134 402/397-1111	1979	<b>Fitzpatrick, Richard H.</b> , (F.S.A.), Vice President, Equitable Life Assurance Society, Tower West Building - 43 East, 787 7th Avenue, New York NY 10019 212/554-1711	1965
<b>Fisher, Mary C.</b> , (F.C.A., E.A.), Consulting Actuary, 758 Campbell Center, 8350 North Central Expressway, Dallas TX 75206	1965	<b>Fitzpatrick, Robert F.</b> , (A.S.A., E.A.), Consulting Actuary, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1980
<b>Fisher, Peter A.</b> , (A.S.A.), Senior Actuarial Analyst, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6711	1981	<b>Fitzsimons, Christopher IV.</b> , (F.S.A.), Assistant Actuary, Blue Cross/Blue Shield of Florida, PO Box 1798, Jacksonville FL 32231 904/791-6073	1979
<b>Fisher, Richard F.</b> , (F.S.A., E.A.), Associate Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7097	1978	<b>Fix, Michael L.</b> , (F.S.A.), Vice President & Actuary, Provident Life Insurance Co, 316 North 5th Street, Bismarck ND 58501 701/223-2120	1979
<b>Fisher, Russell S.</b> , (F.C.A.S.), Second Vice President, General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5402	1979	<b>Fixmer, John P.</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1966
<b>Fisher, Shirley A.</b> , (A.S.A.), Assistant Actuary, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2626	1980	<b>Flack, Paul R.</b> , (A.C.A.S.), Vice President & Actuary, INA Reinsurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4690	1979
<b>Fisher, Wayne H.</b> , (F.C.A.S.), Vice President/Senior Actuary, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4536	1977	<b>Flagg, David M.</b> , (A.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5817	1983
<b>Fishman, Alan S.</b> , (F.C.A., A.S.A., E.A.), Senior Partner, Clay & Partners, 61 Brook Street, London England W1Y 2HN 001/408-1600	1976	<b>Flaherty, Daniel J.</b> , (F.C.A.S.), Consulting Actuary, Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1968
<b>Fishman, Ira F.</b> , (E.A.), President, Multiplan Inc, 200 Park Avenue South, New York NY 10003 212/477-3880	1976	<b>Flanagan, Richard J.</b> , (F.S.A.), Assistant Actuary, United of Omaha Life Insurance Co, 33rd & Dodge Street, United of Omaha Plaza, Omaha NE 68175 402/978-2198	1979
<b>Fishman, Morris.</b> , (F.S.A.), Fishman & Associates Ltd, 16301 Fontaine Drive, Suite 110, St Louis MO 63017 314/532-8330	1979	<b>Flanagan, Terrence A.</b> , (A.C.A.S.), Senior Actuarial Assistant, US Fidelity & Guaranty Co, Box 1138, Baltimore MD 21203 301/547-3173	1984
<b>Fishman, Steven.</b> , (E.A.), President, PFR Planning Inc, 888 7th Avenue, New York NY 10019 212/541-8800	1976	<b>Flannery, Robert J.</b> , (F.S.A.), Associate Actuary, Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19181 215/988-6987	1985
<b>Fitch, Timothy.</b> , (F.S.A.), Second Vice President/Actuary, Security-Connecticut Life Insurance, 20 Security Drive, Avon CT 06001 203/674-6233	1979	<b>Flatt, Savage R.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 265 Whooping Loop, Altamonte Spring FL 32701 305/830-7660	1977
<b>Fitzgerald, Brian A P.</b> , (A.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2757	1976	<b>Fleischacker, Paul R.</b> , (F.S.A.), Principal, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1970
<b>Fitzgerald, Daniel J.</b> , (F.S.A., E.A.), Second Vice President/Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1976	<b>Fleischer, Donald R.</b> , (F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6050	1974
<b>Fitzgerald, Joseph M.</b> , (F.S.A.), Vice President, Connecticut General Life Insurance, Hartford CT 06152 203/726-5483	1979	<b>Fleischer, Edward N.</b> , (F.S.A., E.A.), Consulting Actuary, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1970
<b>Fitzgibbon, Walter J. Jr.</b> , (F.C.A.S.), Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4338	1965	<b>Fleischman, Richard.</b> , (F.S.A., E.A.), Consulting Actuary, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 303/858-8200	1980
<b>Fitzhugh, Gilbert V I.</b> , (F.S.A.), Senior Vice President & Actuary, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-6619	1965	<b>Fleming, Barton G.</b> , (F.S.A., E.A.), Executive Vice President, W E Stanley & Co Inc, PO Box 5863, Greensboro NC 27403 919/273-9492	1980
<b>Fitzhugh, Gilbert W.</b> , (F.C.A.S., F.S.A.), PO Box 682, Pauma Valley CA 92061 714/742-1458	1965	<b>Fleming, Gail L.</b> , (F.S.A.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6244	1977
<b>Fitzmaurice, Gregory L.</b> , (A.S.A.), Actuarial Assistant, The Capitol Life Insurance Co, 1600 Sherman Street, PO Box 1200, Denver CO 80201 303/861-4065	1981	<b>Flick, Jesse E.</b> , (F.C.A.), Consulting Actuary, 2303 Eastgate Drive, Carrollton TX 75006-2716 214/323-0881	1966
<b>Fitzpatrick, David G.</b> , (A.S.A.), Actuarial Student, Standard Insurance Co, 1100 South W Sixth Avenue, Portland OR 97207 503/243-6204	1982		

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<b>Flickner, Edward A., Jr.</b> , (A.S.A.), <i>Life Actuary</i> , Georgia Insurance Department, Two Martin Luther King Jr, Atlanta GA 30334 404/656-2074	1966	<b>Ford, Edward W.</b> , (F.C.A.S.), <i>Corporate Actuary</i> , The Progressive Corporation, 6300 Wilson Mills Road, Box 5070, Cleveland OH 44101 216/461-5000	1980
<b>Flier, Alvin</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Pierce National Life Insurance Co, 3807 Wilshire Boulevard, Los Angeles CA 90010 213/381-7393	1971	<b>Ford, James F.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1977
<b>Flinn, Ellis D.</b> , (F.S.A.), <i>Deputy Supreme Knight</i> , Knights of Columbus, Columbus Plaza, New Haven CT 06507 203/772-2130	1966	<b>Ford, Robert P.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5463	1977
<b>Flint, John H.</b> , (E.A.), <i>Partner</i> , Meeks & Company, 921 Chatham Lane, Columbus OH 43221 614/451-9750	1976	<b>Forde, Claudia S.</b> , (A.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road North E, Atlanta GA 30026 404/261-5420	1983
<b>Flittie, John H.</b> , (F.S.A., E.A.), <i>National Director, Actuarial Services</i> , Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1965	<b>Forde, Luther O.</b> , (F.S.A., E.A.), <i>Executive Vice President, Actuarial/Financial Serv</i> , Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7001	1965
<b>Frott, Robert F.</b> , (F.C.A., E.A.), <i>Actuary</i> , Brown & Frott, 300 South Wacker Drive, Chicago IL 60606 312/922-0480	1965	<b>Forester, P William</b> , (F.C.A., F.S.A., E.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, One Marine Midland Plaza, Suite 1400, Rochester NY 14604 716/454-1644	1966
<b>Flournoy, Selwyn L., Jr.</b> , (F.S.A.), <i>Senior Vice President - Financial</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6283	1973	<b>Forker, David C.</b> , (F.C.A.S.), <i>Vice President</i> , Shand Morahan & Co Inc, One American Plaza, Evanston IL 60201 312/866-0863	1969
<b>Fluhr, Howard</b> , (F.S.A., E.A.), <i>Senior Vice President / Actuary</i> , Martin F Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1971	<b>Forman, Brian D.</b> , (F.S.A.), <i>Vice President, Secretary &amp; Actuary</i> , Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215 713/789-5640	1983
<b>Flury, Jack M.</b> , (F.S.A.), <i>Vice President, Group</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4042	1974	<b>Forney, John R., Jr.</b> , (F.C.A.S.), <i>Assistant Actuary</i> , Penn National Mutual Casualty Insurance, 1900 Derry Street, Harrisburg PA 17105 717/234-4941	1984
<b>Flynn, David P.</b> , (F.C.A.S.), <i>Senior Vice President &amp; Actuary</i> , Crum & Forster Underwriters Group, 211 Mt Airy Road, Basking Ridge NJ 07920 201/958-3030	1971	<b>Fornia, W B.</b> , (A.S.A., E.A.), <i>Assistant Actuary</i> , Northwest Insurance Consulting Inc, 1756 114th Avenue SE, Suite 204, Bellevue WA 98004 206/451-3807	1983
<b>Flynn, Edmond H.</b> , (F.A.), <i>Executive Vice President</i> , National Associates Inc, 424 North San Mateo Drive, San Mateo CA 94401 415/348-3040	1977	<b>Forrest, Robert L.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1971
<b>Flynn, Joseph T.</b> , (A.S.A.), <i>President</i> , Joseph T Flynn & Associates Ltd, 7700 Edgewater Drive, Suite 670, Oakland CA 94621 415/633-0966	1972	<b>Forrester, A Ben</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Chubb Life, Volunteer State Life Ins, One Granite Place, Concord TN 03301 603/224-7741	1978
<b>Fogle, John M.</b> , (E.A.), <i>President</i> , Fogle & Associates Inc, 2346 South Lynhurst Drive, Suite K 505, Indianapolis IN 46241 317/243-2532	1976	<b>Fors, Daniel G.</b> , (E.A.), <i>Vice President</i> , DCA, 13100 Wayzata Boulevard, Minnetonka MN 55343 612/541-7500	1976
<b>Foley, Charles D.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107 603/669-6300	1979	<b>Forstadt, Jack</b> , (A.S.A., E.A.), <i>Partner</i> , Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5500	1979
<b>Foley, John E.</b> , (F.S.A., E.A.), Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1981	<b>Forsythe, Albert H., Jr.</b> , (F.S.A.), 73 Second Street, Hallowell ME 04347 207/622-9585	1965
<b>Foley, Thomas C.</b> , (A.S.A.), <i>Actuary</i> , The Wyatt Company, 3550 North Central Avenue, Suite 800, Phoenix AZ 85012 602/279-3600	1980	<b>Forte, Edward T.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1973
<b>Foong, Soo Hah</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , British-American (Malaysia) Ins Berhad, Jalan Semantan Damansara, Kuala Lumpur Malaysia 094-8055	1983	<b>Fortier, Brian</b> , (F.S.A., E.A.), Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 603/436-1837	1970
<b>Foote, James M.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , New Hampshire Insurance Co, 1750 Elm Street, Manchester NH 03107 603/669-6300	1979	<b>Fortier, Richard</b> , (F.S.A.), <i>Vice President Actuary &amp; Development</i> , Les Cooperants, 333 Est St Antoine, Montreal PQ Canada H2X 1R9 514/287-6684	1981
<b>Forbes, E Dean</b> , (A.S.A.), 611 Mendelsohn Drive, Kirkwood MO 63122	1966	<b>Fortin, John D.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/748-5867	1984
<b>Forbes, Leon D.</b> , (F.S.A.), <i>Senior Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6373	1965	<b>Fortuin, Henry J L.</b> , (F.S.A., E.A.), 145 Beechwood Road, Ridgewood NJ 07450	1965
<b>Ford, Alan D.</b> , (F.S.A., E.A.), <i>Actuarial Director</i> , Prudential Insurance Company, One Campus Drive, Parsippany NJ 07054 201/631-2642	1980	<b>Fosler, Howard</b> , (F.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1966

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<b>Fossa, E Frederick</b> , (F.C.A.S., A.C.A.), <i>Senior Vice President</i> , John Hancock Property & Casualty Ins Companies, PO Box 111, Boston MA 02117 617/236-5293	1971	<b>Francis, Donald R</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , North West Life Assurance Co, 595 Howe Street, Vancouver BC Canada V6C 2T5 604/689-1211	1970
<b>Foster, A Michael</b> , (F.S.A.), <i>Second Vice President</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-1808	1976	<b>Frank, Martin J</b> , (F.C.A., A.S.A., E.A.), <i>Vice President &amp; Director</i> , Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1967
<b>Foster, Allan</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , West Coast Life Insurance Co, 1275 Market Street, San Francisco CA 94103 415/552-6200	1972	<b>Frank, Michael W</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 100 Arden Street, New York NY 10040 212/567-1464	1974
<b>Foster, Robert B</b> , (F.C.A.S.), <i>Actuary</i> , Constitution State Management, One Financial Plaza, Hartford CT 06103 203/277-2909	1965	<b>Franke, Marvin Gene</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/922-1662	1979
<b>Foster, Robert William</b> , (A.S.A.), Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2496	1985	<b>Frankel, Mary G</b> , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1982
<b>Foster, Solveig A</b> , (E.A.), <i>Managing Consultant &amp; Actuary</i> , Wolper Ross & Co, 555 Madison Avenue, New York NY 10022 212/355-5566	1977	<b>Frankel, Stephen H</b> , (F.S.A., E.A.), <i>Associate Director, Individual Life Marketing</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7098	1971
<b>Foster, Ward V, Jr.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Foster & Foster Inc, 6304 Corporate Court SW, Fort Myers FL 33907 813/438-5500	1979	<b>Frankenstein, Daniel W</b> , (A.S.A., E.A.), <i>Consulting Principal</i> , A S Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1980
<b>Foster, Wayne R</b> , (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	1976	<b>Franklin, Annemarie</b> , (F.S.A.), Serendip, Box 474 Cooper Station, New York NY 10276 212/254-6360	1975
<b>Fougner, Alan H</b> , (F.S.A.), <i>Associate Actuary</i> , Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-2240	1984	<b>Franklin, Cary D</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 213/577-1144	1980
<b>Fowler, Bradley C</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Millman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1978	<b>Frankovich, Ernie</b> , (F.S.A.), <i>Consulting Actuary</i> , Ernie Frankovich & Associates Inc, 900 West 128th Street, Burnsville MN 55337 612/890-7340	1973
<b>Fowler, Thomas W</b> , (F.C.A.S.), <i>Actuarial Consultant</i> , SwissRe Holding (North America) Inc, 100 East 46th Street, New York NY 10017 212/907-8659	1965	<b>Franks, George V</b> , (F.S.A.), <i>Vice President, Contributions-Public Affairs Dept</i> , Prudential Insurance Company, 745 Broad Street, Newark NJ 07101 201/877-4736	1967
<b>Fox, Kingsley G</b> , (F.S.A.), Three Otter Crescent, Toronto ON Canada M5N 2W1 416/488-6760	i 1967	<b>Franz, Lorraine M</b> , (F.A.), 290 6th Avenue, New York NY 10014	i 1966
<b>Fox, Martin S</b> , (F.S.A., E.A.), <i>President</i> , M S Fox & Associates Inc, 1821 Wilshire Boulevard, Suite 450, Santa Monica CA 90403-5618 213/828-7388	1966	<b>Franz, Shirley Jean</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swatz & McAllister, 876 Starks Building, Louisville KY 40202 502/589-2928	1982
<b>Fox, Michael P</b> , (F.S.A.), <i>Vice President, Association Actuary</i> , MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8440	1979	<b>Frasier, Walter E</b> , (E.A.), <i>President, Actuarial Computer Technology</i> , 6410 Rockledge Drive, Bethesda MD 20817 301/530-4400	1976
<b>Fox, Myra B</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1609	1980	<b>Frechting, Stephen C</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Harleysville Life Insurance Co, 355 Maple Avenue, Harleysville PA 19433 215/256-5216	1979
<b>Fox, Peter A, Jr.</b> , (A.S.A.), <i>Assistant Vice President &amp; Assistant Actuary</i> , Volunteer State Life Insurance Co, PO Box 1369, Chattanooga TN 37401 615/756-2887	1981	<b>Freden, K Eric</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Actuary</i> , Booke & Company, Box 66, Winston-Salem NC 27102 919/748-1120	1977
<b>Frackenpohl, Herbert M</b> , (E.A.), <i>Director-Guaranteed Products</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3800	1976	<b>Fredricks, Deborah J</b> , (A.S.A.), <i>Assistant Actuary</i> , Kemper Group, Kemper Building, Long Grove IL 60049 312/540-3599	1985
<b>France, Mark S</b> , (F.S.A.), <i>Principal</i> , Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #100, Austin TX 78731 512/346-1590	1979	<b>Fredricks, Lawrence M</b> , (F.S.A.), <i>Finance Actuary</i> , Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-6280	1984
<b>Franceschine, Nick</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, One Post Street, Suite 600, San Francisco CA 94104 415/986-6568	1983	<b>Fredrickson, Jon H</b> , (F.S.A., A.C.A., E.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3763	1968
<b>Francescone, Michael J</b> , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1981	<b>Freed, Bruce</b> , (F.S.A., E.A.), <i>Consultant</i> , Fred. S James & Co, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6588	1983

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<b>Freed, Joan S.</b> , (A.S.A., E.A.), <i>Consultant</i> , Fred. S James & Co, 111 Southwest Columbia, Suite 500, Portland OR 97201 503/248-6593	1980	<b>Friedman, Jacob</b> , (A.S.A.), 4054 Leeshire, Box 20342, Houston TX 77225 713/664-2028	i 1968
<b>Freedman, Mark J.</b> , (F.S.A., E.A.), <i>Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2567	1979	<b>Friedman, Kenneth L.</b> , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3105	1982
<b>Freeman, Richard W.</b> , (E.A.), <i>Associate</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0397	1967	<b>Friedman, Lloyd K.</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , Lloyd K Friedman F.S.A., Consulting Actuary Inc, 5026 Longmont, Houston TX 77056 713/621-1284	i 1965
<b>Freiberg, Albert M.</b> , (E.A.), <i>Pension Actuary</i> , Pension Administration Services, 2500 Office Center, Willow Grove PA 19090 215/657-2300	1976	<b>Friedman, Marla G.</b> , (F.S.A.), <i>Assistant Vice President</i> , Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-6622	1980
<b>Freidin, Howard Alan</b> , (A.S.A., E.A.), <i>Manager</i> , Touche Ross & Co, 111 East Wacker Drive, One Illinois Center, Chicago IL 60601 312/644-8900	1982	<b>Friedrich, Carl A.</b> , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6349	1979
<b>Freifeld, Stanley</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Noble Lowndes Becker, 33 Evergreen Place, East Orange NJ 07018 201/675-8900	1979	<b>Friedrichsen, Detlef F.</b> , (F.S.A.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5923	1974
<b>Freilich, Stanley R.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 2700 Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6041	1969	<b>Friedstat, Charles D.</b> , (F.S.A.), <i>Principal</i> , Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1973
<b>Freitag, Richard</b> , (E.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, Gateway I, Newark NJ 07102	1980	<b>Friend, Edward H.</b> , (F.C.A., F.S.A., E.A.), {Vice President}, <i>Senior Vice President</i> , Johnson & Higgins, 95 Wall Street, Suite 1701, New York NY 10005 212/701-8952	1965
<b>French, James T.</b> , (A.C.A.S.), <i>Senior Vice President &amp; Director of Finance</i> , ITT Life Insurance Corp, Shelard Tower, 600 South County Road 18, Minneapolis MN 55426 612/545-2100	1968	<b>Friend, Randolph M.</b> , (F.S.A., E.A.), <i>Actuary</i> , John T Vaughn & Associates, 4131 North Central Expressway, Suite 730, Dallas TX 75204 214/521-6210	1981
<b>Frentzos, Stephan A.</b> , (F.S.A.), <i>Assistant Actuary</i> , Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811	1980	<b>Fries, Edward S.</b> , <i>Consulting Actuary</i> , 1569 Broadview Terrace, Columbus OH 43212 614/488-0977	i 1967
<b>Fresch, Glenn W.</b> , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Company, 100 Mulberry Street, PO Box 908, Newark NJ 07102 201/877-2097	1978	<b>Friesen, John M.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Philadelphia American Life Insurance, 1233 West Loop South, Houston TX 77027 713/871-4790	1985
<b>Frese, Richard S.</b> , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, 12NB, Hartford CT 06183 203/277-7428	1978	<b>Friesen, Lynn</b> , (F.S.A.), <i>Director of Pension Administration - Group</i> , Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1979
<b>Frew, Ruth</b> , (E.A.), <i>Vice President &amp; Chief Actuary</i> , Southeastern Pension Services, PO Box 5070, Jacksonville FL 32207 904/399-3650	1979	<b>Friichtenicht, Ronald D.</b> , <i>Actuarial Assistant</i> , Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481	1976
<b>Frey, Gerold</b> , (F.S.A.), <i>Vice President and Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5692	1965	<b>Frisch, Gary A.</b> , (F.S.A.), <i>Associate Actuary</i> , North Central Life Insurance Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000	1980
<b>Fridley, Richard M.</b> , (F.S.A., A.C.A.), <i>Consulting Actuary</i> , 6262 Pratt Drive, New Orleans LA 70122 504/282-6519	1965	<b>Frishe, Mark</b> , (E.A.), <i>Vice President</i> , Professional Administrators, 1141 Red Mile Parkway, Lexington KY 40504 606/281-8771	1900
<b>Fried, Martin</b> , (F.S.A., E.A.), <i>Pension Actuary</i> , Equitable Life Assurance Society, Pension Operation Area, 200 Plaza Drive, Secaucus NJ 20220 201/392-5191	1982	<b>Fritch, Herbert A.</b> , (F.S.A.), <i>President &amp; Chief Executive Officer</i> , Sanus Texas Health Plan, 8600 Freeport Parkway, Suite 3040, Irving TX 75063 214/257-0376	1979
<b>Fried, Victor</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, Room 1552, New York NY 10001 212/279-7166	1982	<b>Fritz, Daniel H.</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , National Farmers Union Life, 12025 East 45th Avenue, Denver CO 80251 303/371-1760	1979
<b>Friedberg, Bruce F.</b> , (F.C.A.S.), <i>Vice President</i> , Fireman's Fund Insurance Co, One World Trade Center, Suite 8501, New York NY 10048 212/466-6409	1982	<b>Fritz, Donald E.</b> , (F.S.A.), <i>Vice President, Actuary</i> , Lincoln Income Life Insurance Co, 6100 Dutchmans Lane, Louisville KY 40205 502/459-5650	1979
<b>Friedlander, David P.</b> , (E.A.), <i>Vice President</i> , Actuarial Computer Technology, 6410 Rockledge Drive, Suite 200, Bethesda MD 20817 301/972-2108	1978	<b>Fritz, John F.</b> , (F.C.A., F.S.A.), <i>Vice President &amp; Actuary</i> , Tillinghast Nelson & Warren, 18300 Von Karman, Suite 800, Irvine CA 92715-1025 714/553-1277	1976
<b>Friedman, Bernard H.</b> , (A.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1979	<b>Fritze, Donald R.</b> , (A.S.A.), <i>Associate Actuary</i> , Lewis & Ellis Inc, 5001 College Boulevard, Suite 101, Leawood KS 66211 913/491-3388	1979
<b>Friedman, Howard H.</b> , (A.C.A.S.), <i>Actuary</i> , Medical Mutual Liability Insurance, Box 529, Riderwood MD 21139 301/821-6164	1983	<b>Frizzell, Ann B.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7000	1982

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<b>Frohlich, Kenneth R.</b> , (F.C.A.S., A.S.A.), <i>Senior Vice President</i> , CIGNA Property & Casualty Group, 1600 Arch Street, 12HO, Philadelphia PA 19103 215/241-7562	1980	<b>Funk, Glenn W.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202 301/332-3708	1977
<b>Frohne, James A.</b> , (M.C.A., A.S.A., E.A.), <i>Consulting Principal</i> , A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100	1976	<b>Funk, Robert A.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President &amp; Director Actuarial Services</i> , A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1979
<b>Frost, Eugene H.</b> , (A.S.A., E.A.), <i>Actuary</i> , J T Comer & Associates Inc, PO Box 1263, Gastonia NC 28053 704/866-0595	1976	<b>Furan, Alan R.</b> , (A.S.A.), <i>Assistant Actuary</i> , Nationwide Insurance Company, One Nationwide Plaza, 3T, Columbus OH 43216 614/227-4678	1985
<b>Frucella, John J.</b> , (F.S.A.), <i>Chairman of the Board &amp; President</i> , Hill Country Life Insurance Co, PO Box 10047, Austin TX 78766 512/345-3200	1967	<b>Furbacher, Raymond J.</b> , <i>Associate Actuary</i> , Hospital Service Plan of New Jersey, 33 Washington Street, Newark NJ 07101 201/456-2368	1984
<b>Fry, Carolyn A.</b> , (A.S.A., E.A.), <i>Actuary</i> , Lebenson Actuarial Services Inc, One North Broadway, White Plains NY 10601 914/948-1500	1981	<b>Furlin, Richard</b> , (F.C.A., E.A.), <i>Actuary</i> , Furlin and Steiner Associates Inc, 26 Park Street, Montclair NJ 07042 201/783-3666	1966
<b>Fry, John S.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6115	1965	<b>Furlong, Henry T.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6522	1966
<b>Frye, H Ted</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720	1980	<b>Furlong, Patricia A.</b> , (E.A.), <i>Actuary</i> , Western Benefit Plan Consultants Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151	1976
<b>Fuerst, Donald E.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6441	1978	<b>Furnish, Jeff</b> , (A.S.A.), <i>Vice President &amp; Senior Actuary</i> , Johnson & Higgins, 111 SW Fifth Avenue, Suite 2600, Portland OR 97204-3629 503/241-4800	1979
<b>Fuerste, Karl W.</b> , <i>Vice President</i> , American Annuity Life Insurance Co, 2910 Lucerne Drive SE, PO Box O, Grand Rapids MI 49501 616/949-5902	1966	<b>Furst, Patricia Ann</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , American Reinsurance Co, One Liberty Plaza, 91 Liberty Street, New York NY 10006 212/618-7261	1980
<b>Fueston, Loyd L. Jr.</b> , (F.C.A.S.), Tillinghast Nelson & Warren, 3340 Peachtree Road, Atlanta GA 30026 404/261-5420	1983	<b>Furuike, Charles K.</b> , (A.S.A., E.A.), <i>Chief Actuary</i> , Benefit Plan Consultants Inc, 615 Pukoi, Ph#4, Honolulu HI 96814 808/533-3831	1982
<b>Fugger, Norma</b> , (E.A.), <i>Senior Actuarial Analyst</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	1976	<b>Fusco, Michael</b> , (F.C.A.S.), <i>Senior Vice President &amp; Actuary</i> , Insurance Services Office, 175 Water Street, New York NY 10038 212/487-5020	1976
<b>Fuhlrodt, Norman T.</b> , (F.S.A.), 230 West Laurel, Apartment 606, San Diego CA 92101 714/153-2584	1965	<b>G</b>	
<b>Führer, Charles S.</b> , (F.S.A.), <i>Actuary, Strategic Planning &amp; Development</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6721	1979	<b>Gabel, John D.</b> , (E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 1100 Superior Avenue, Suite 501, Cleveland OH 44114 216/781-7634	1976
<b>Fuhrmann, Curt L.</b> , (F.S.A.), <i>President</i> , Pyramid Life Ins Co, 6201 Johnson Drive, Shawnee Mission KS 66202 913/722-1110	1977	<b>Gabler, E Richard</b> , (E.A.), <i>Assistant Vice President</i> , Connecticut General Life Insurance, PO Box 2975, Route E-300, Hartford CT 06104 203/725-2699	1976
<b>Fuhs, Todd H.</b> , (A.S.A.), <i>Actuarial Associate</i> , Unionmutual Life Insurance Co, 16 Bayview Terrace, Portland ME 04103 207/780-6434	1985	<b>Gabrelow, Martin Gary</b> , (A.S.A.), <i>Senior Actuarial Assistant</i> , William M Mercer-Meidinger Inc, One Union Square, Suite 3200, Seattle WA 98101 206/382-0600	1984
<b>Fulcher, Rosemary</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , United American Insurance Co, 2909 North Buckner, Dallas TX 75228 214/320-7235	1983	<b>Gabriel, A Gerald</b> , (F.C.A.), Gabriel Roeder Smith & Co, 2090 First National Building, Detroit MI 48226 313/961-3346	1965
<b>Fulks, Debra L.</b> , (F.S.A.), 4203 Raymond Avenue, Brookfield IL 60513	1979	<b>Gabriel, Robert A.</b> , (F.S.A.), <i>Actuary</i> , Cal-Farm Life Insurance Co, 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4166	1979
<b>Fuller, Brian J.</b> , (A.S.A., E.A.), <i>Assistant Actuary</i> , Pilot Life Insurance Co, Box 20727, Greensboro NC 27420 919/299-4720	1984	<b>Gabriel, Sheryl</b> , (A.S.A., F.A.), <i>Assistant Vice President</i> , Consulting Actuaries International Inc, 666 Fifth Avenue, New York NY 10103 212/586-7500	1983
<b>Fuller, Russell M.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Hutchison & Associates Inc, 612 Wade Avenue, PO Box 10600, Raleigh NC 27605-0600 919/834-7318	1978	<b>Gadient, Frank J.</b> , 10901 Willowbrook Drive, Sun City AZ 85373 602/933-7393	1965
<b>Fulljames, Richard C.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220	1981	<b>Gagel, Stephen</b> , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4500	1980
<b>Fung, Lionel Nai-Yin</b> , (E.A.), <i>Actuarial Assistant</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171	1977	<b>Gagne, Roger J.</b> , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-4160	1983

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<b>Gagnon, Jeffrey W.</b> , (E.A.), <i>Director &amp; Senior Actuarial Consultant</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 - T26, Boston MA 02117 617/421-4477	1976	<b>Gallo, Michael G.</b> , (F.S.A., E.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 451, New York NY 10010 212/576-6269	1982
<b>Gaias, Donald B.</b> , (F.S.A.), <i>Assistant Actuary</i> , North Atlantic Life Insurance Co, Robbins Lane, Jericho NY 11753 516/934-8783	1982	<b>Gallo, Victor A.</b> , (F.S.A., F.A.), 17 Sherman Avenue, Rockville Center NY 11570	1984
<b>Gaines, George</b> , (M.C.A., A.S.A., E.A.), <i>Pension Programs Co</i> , 3320 Grand Avenue, Suite 210, Oakland CA 94610 415/839-3155	1984	<b>Galloway, Charles T P.</b> , (F.S.A.), <i>Vice Chairman of the Board</i> , National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7 416/598-2122	1968
<b>Gaines, Nathaniel</b> , (F.C.A., F.S.A., A.C.A.S., E.A.), <i>Consulting Actuary</i> , 152 Mildred Parkway, New Rochelle NY 10804	1965	<b>Galloway, Harvey S. Jr.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-7662	1966
<b>Gaioni, Roger B.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 16, New York NY 10121 212/714-5221	1965	<b>Galt, Helen</b> , (F.S.A.), <i>Vice President &amp; Assistant Actuary</i> , Prudential Insurance Company, 55 North Livingston Avenue, Roseland NJ 07068 201/533-6382	1979
<b>Gaitan, Wilfredo J.</b> , (A.S.A., E.A.), <i>Vice President, General Manager</i> , The Wyatt Co (Phils) Inc, 9th Fl King's Court Building, 2129 Pasong Tamo Street, Makati MM Philippines 632-8151375	1983	<b>Gamble, Bryant O.</b> , (A.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811	1977
<b>Galasso, James</b> , (F.S.A.), <i>Senior Vice President, Finance &amp; Actuarial</i> , Blue Cross/Blue Shield of Florida, PO Box 60729, Jacksonville FL 32236 904/791-6119	1979	<b>Gamble, Steven R.</b> , (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2480, Seattle WA 98101 206/622-7300	1979
<b>Gale, Gene B.</b> , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Insurance Co, Box 60219, New Orleans LA 70160 504/566-3447	1981	<b>Games, C Dale</b> , (F.S.A.), <i>Actuary</i> , Sayre & Sayre Associates Inc, 511 Pettigru Street, Greenville SC 29615 803/235-3745	1978
<b>Galenda, Andrew S.</b> , (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6021	1984	<b>Gammill, Glen M.</b> , (F.C.A., F.S.A.), <i>Practice Director</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5880	1970
<b>Galiley, Bernard J.</b> , (A.C.A.S.), <i>Assistant Actuary &amp; Assistant Manager</i> , Insurance Services Office, Ins Report Management Division, 160 Water Street, New York NY 10038 212/487-4881	1979	<b>Gamzon, Sheldon</b> , (F.S.A., E.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8568	1980
<b>Galko, Joseph R.</b> , (F.S.A., E.A.), Reserve Life Insurance Co, 403 South Akard Street, PO Box 660254, Dallas TX 75266-0254 214/670-9700	1965	<b>Gandrud, Robert P.</b> , (F.S.A.), <i>Executive Vice President &amp; Marketing - Ins Opers</i> , Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7154	1975
<b>Gall, John</b> , (A.S.A.), 1618 South Sanders, Appleton WI 54915	1965	<b>Gannon, Alice H.</b> , (F.C.A.S.), <i>Executive Director - Actuary</i> , United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/690-4626	1982
<b>Gallagher, Cecily A.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V, Dallas TX 75231 214/363-2451	1979	<b>Gannon, Donald F.</b> , (F.A.), <i>Actuarial Supervisor</i> , 606 East 4th Avenue, Milbank SD 57252 605/432-4917	1976
<b>Gallagher, Michael A.</b> , (A.S.A., E.A.), <i>Vice President, Actuarial Services</i> , PSI Group, 1475 Winton Road North, Rochester NY 14609 716/654-7150	1981	<b>Gannon, Joseph T.</b> , (F.S.A.), 31049 Prairie Creek Drive, Punta Gorda FL 33950	1965
<b>Gallagher, Michael E.</b> , (A.S.A., E.A.), <i>Vice President &amp; Actuarial Consultant</i> , Employee Benefit Services Inc., 477 Congress Street, Portland ME 04101 207/773-2477	1976	<b>Gant, Keith E.</b> , (F.S.A.), <i>Assistant Vice President</i> , Southern Farm Bureau Life Insurance, Box 78, Jackson MS 39205 601/981-7422	1981
<b>Gallagher, Robert R.</b> , (F.S.A.), <i>President</i> , North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8361	1967	<b>Gant, Robert L.</b> , (F.S.A., E.A.), <i>Vice President</i> , Johnson & Higgins, Financial Center, Seattle WA 98161 206/292-1900	1974
<b>Gallagher, Thomas L.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661	1978	<b>Ganzer, Mark Raymond</b> , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1980
<b>Gallagher, Vincent P.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Executive Fund Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7195	1981	<b>Garabedian, Thomas J.</b> , (F.S.A., F.A.), <i>Partner</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1979
<b>Gallardo, Samuel M.</b> , (A.S.A., E.A.), <i>President</i> , Gallardo & Associates, 1316 67th Street, Emeryville CA 94608 415/658-6681	1979	<b>Garand, Christopher P.</b> , (F.C.A.S.), <i>Vice President</i> , General Reinsurance Corp, 695 East Main Street, Financial Centre, Stamford CT 06904 203/328-5000	1977
<b>Galli, Susan E.</b> , (A.S.A.), Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2426	1982	<b>Garber, Harry D.</b> , (F.S.A.), <i>Vice Chairman</i> , Equitable Life Assurance Society, 787 Seventh Avenue, 48K, New York NY 10019 212/554-3533	1965
		<b>Garcia, Emmanuel B. Jr.</b> , (E.A.), <i>President</i> , EBG & Associates Inc, 320 North Michigan Avenue, Suite 1100, Chicago IL 60601 312/580-2255	1980

	Admitted		Admitted
<b>Gardiner, James B.</b> , (F.C.A.S., F.C.A., F.S.A., E.A.), <i>Supervising Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0306	1965	<b>Gately, John J. Jr.</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Columbian Mutual Life Insurance Co, 1 Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472	1977
<b>Gardner, Bruce</b> , (F.S.A., E.A.), <i>Senior Consultant</i> , Matthews & Associates Inc, 1710 East Indian School Road, Suite 201, Phoenix AZ 85016 602/277-2371	1979	<b>Gath, Philip C.</b> , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6748	1979
<b>Gardner, Herbert S.</b> , (F.S.A.), <i>Consulting Actuary</i> , PO Box 92, Hancock NH 03449 603/525-3731	1965	<b>Gathers, Jeffrey L.</b> , (F.S.A.), <i>Second Vice President</i> , New England Mutual Life Insurance Co, 399 Boylston Street, Boston MA 02117 617/578-1804	1976
<b>Gardner, John R.</b> , (F.S.A.), <i>Senior Vice President &amp; Executive Officer</i> , Sun Life Assurance of Canada, Sun Life Centre, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6108	1973	<b>Gatterman, William</b> , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-1847	1980
<b>Gardner, Mary M.</b> , (A.S.A., E.A.), <i>Consultant</i> , A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203-4533 303/831-7100	1983	<b>Gauer, Donald L.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Sun Life Assurance of Canada, PO Box 4150, Station A, Toronto ON Canada M5W 2C9 416/979-6061	1973
<b>Garfield, Owen J.</b> , (F.S.A.), <i>Vice President &amp; Group Actuary</i> , Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7720	1976	<b>Gauld, Edwin S.</b> , (F.C.A., F.S.A., E.A.), <i>Managing Vice President</i> , Alexander & Alexander Inc, 22-08 Route 208, Fair Lawn NJ 07410 201/797-8822	1970
<b>Garfield, Ralph</b> , (A.S.A., E.A.), <i>College of Insurance</i> , One Insurance Plaza, 101 Murray Street, New York NY 10007 212/962-4111	1966	<b>Gaule, J Timothy</b> , (F.S.A.), <i>United of Omaha Life Insurance Co</i> , Mutual of Omaha Plaza, Omaha NE 68175 402/978-5033	1979
<b>Garfin, Louis</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 371 Dartmoor Street, Laguna Beach CA 92651 714/497-3287	1965	<b>Gavazzi, Anita J.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Coates Kenney Gavazzi & Witt, 2150 Shattuck Avenue, Room 700, Berkeley CA 94704 415/644-3833	1982
<b>Garigliano, John</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1981	<b>Gavigan, Owen J.</b> , (A.S.A.), <i>Assistant Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2374	1985
<b>Garland, Frederick J. Jr.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Integon Life Insurance Corp, Box 3199, Winston-Salem NC 27102 919/770-2351	1978	<b>Gavlick, Jeff T.</b> , (A.S.A.), <i>Actuarial Assistant</i> , American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202	1985
<b>Garner, David C.</b> , (F.S.A., E.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 10300 North Central Expressway, Suite 350 - Building V, Dallas TX 75231	1982	<b>Gavity, John D.</b> , (F.S.A.), <i>Executive Vice President &amp; Chief Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6511	1970
<b>Garner, Richard W.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6527	1977	<b>Gayda, Joseph J.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 5335 Far Hills Avenue, Dayton OH 45429 513/434-9600	1977
<b>Garnett, Wayne W.</b> , (A.S.A.), 299 Wadsworth Drive, Maysville KY 41056 606/564-3249	1966	<b>Gaze, Joseph A. Jr.</b> , (A.S.A., E.A.), <i>Assistant Pension Funding Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1982
<b>Garretson, Henry J.</b> , (E.A.), Phl Gutierrez Garretson & Roberts Inc, 170 State Street, Suite 260A, Los Altos CA 94022 415/941-4292	1981	<b>Gdowik, Steven P.</b> , (E.A.), <i>Actuary</i> , Miller Mason & Dickenson Inc, 2227 Bryn Mawr Avenue, Philadelphia PA 19131 215/879-6800	1976
<b>Garrett, Harper L. Jr.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President &amp; Director of Professional Services</i> , Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1965	<b>Gebauer, Gerhard J.</b> , (E.A.), Noble Lowndes Becker, PO Box 835, East Orange NJ 07019-0835 201/675-8900	1977
<b>Garrison, Arthur Lyle</b> , (A.S.A.), <i>Assistant Actuary</i> , Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979	1981	<b>Gee, Kin K.</b> , (F.S.A.), <i>Vice President</i> , Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880	1984
<b>Garrison, Theodore W.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100	1965	<b>Gee, William A.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1985
<b>Gartke, Sheila R.</b> , (A.S.A.), <i>Assistant Actuary</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/346-2200	1985	<b>Gehrig, Jule L.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , National Guardian Life Insurance, PO Box 1191, Madison WI 53701 608/257-5611	1966
<b>Garver, David N.</b> , (A.S.A.), <i>Assistant Actuary</i> , Howard E Nyhart Co Inc, 3505 N Washington Blvd, Indianapolis IN 46208 317/923-2391	1982	<b>Geisler, Richard J.</b> , (F.S.A., E.A.), <i>Vice President, Policyholder Service</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3531	1973
<b>Garvey, Ernest Lyle</b> , (A.S.A.), <i>Associate Actuary - Group</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4050	1981	<b>Gelles, Manuel</b> , (F.S.A.), 241 Central Park West, New York NY 10024	1965
<b>Garvin, James M. III</b> , (A.S.A.), Tower Life Insurance Co, Tower Life Building, San Antonio TX 78205 512/226-7151	1981	<b>Gelman, David Michael</b> , (A.S.A., E.A.), <i>Actuary</i> , C G Thacher & Associates Inc, 708 Third Avenue, New York NY 10017 212/949-1344	1982

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<b>Gendreau, Ronald Richard</b> , (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2706	1981	<b>Geuder, Douglas M</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 3 Corporate Place, Bloomfield CT 06002 203/243-1138	1977
<b>Genest, Pierre</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , National Insurance Co, 425 De Maisonneuve Boulevard W, Suite 1500, Montreal PQ Canada H3A 3G5 514/288-8711	1977	<b>Gewirtz, Paul A</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1971
<b>Gensler, David I</b> , (E.A.), Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 212/355-4490	1977	<b>Geyer, James A</b> , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8110	1980
<b>Georgas, Michael N</b> , (A.S.A.), <i>Supervisor, Actuarial Support Services</i> , Blue Cross/Blue Shield of Delaware, One Brandywine Gateway, PO Box 1991, Wilmington DE 19899 302/421-3136	1981	<b>Ghezzi, Thomas L</b> , (F.C.A.S.), Tillinghast Nelson & Warren, Newton Executive Park, Newton MA 02162 617/965-8420	1980
<b>George, Christopher</b> , (F.S.A.), <i>Partner</i> , C George Associates, 196 Panorama Drive, San Francisco CA 94131 415/285-4079	1979	<b>Giambò, Robert A</b> , (F.C.A.S.), <i>Senior Financial Officer-Claims</i> , Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-6658	1979
<b>George, Fran</b> , (F.S.A., E.A.), <i>Senior Vice President/Actuary</i> , Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-6521	1971	<b>Giancola, William T</b> , (F.S.A., E.A.), <i>Consultant</i> , Philadelphia Insurance Research Group, 1529 Walnut Street, Philadelphia PA 19102 215/665-0276	1971
<b>Gerard, Felix R</b> , (A.C.A.S.), <i>Actuarial Associate</i> , Colonial Penn Life Insurance Co, Five Penn Center Plaza, 22nd Floor, Philadelphia PA 19181 215/988-5864	1984	<b>Gianino, John J</b> , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/236-6201	1965
<b>Gerardi, Loretta A</b> , (A.S.A.), <i>Associate Actuary</i> , Ray Krieger Consultants Inc, 60 Cuttermill Road, Great Neck NY 11050 516/482-5565	1985	<b>Gibbs, Donald A</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7993	1978
<b>Gerchman, Thomas F</b> , (A.S.A.), <i>Associate Actuary</i> , Security-Connecticut Life Insurance, Security Drive, Avon CT 06001 203/674-6247	1979	<b>Gibbs, Richard L</b> , (F.S.A., E.A.), <i>Vice President</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-4900	1974
<b>Gereb, Daniel L</b> , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1966	<b>Gibby, Douglas A</b> , (F.S.A., E.A.), Dorth Coombs Insurance Inc, PO Box 2697, Wichita KS 67201 316/264-5311	1983
<b>Gerlach, Scott B</b> , (A.C.A.S.), <i>Vice President</i> , National Grange Mutual Insurance Co, 55 West Street, Keene NH 03431 603/352-4000	1979	<b>Gibney, Lawrence J</b> , (A.S.A., E.A.), <i>State Retirement Actuary</i> , Florida Retirement System, Division of Retirement, 530 Carlton Building, Tallahassee FL 32304 904/488-2879	1966
<b>German, Douglas K</b> , (A.S.A., E.A.), <i>Senior Pension Actuarial Associate</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5999	1984	<b>Gibson, Charles T</b> , (A.S.A.), <i>Senior Vice President/Actuary</i> , Pacific Standard Life Insurance Co, 3820 Chiles Road, Davis CA 95616 916/756-3030	1971
<b>Germann, John R</b> , (F.S.A., E.A.), <i>Vice President</i> , Corporate Systems, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1161	1971	<b>Gibson, Earl</b> , (E.A.), Gibson Actuarial Consultants, 1432 Longmeadow Drive, Glenview IL 60025 312/998-8330	1970
<b>Germond, Arthur</b> , (A.S.A.), <i>Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 16, New York NY 10121 212/714-5219	1966	<b>Gibson, John A III</b> , (F.C.A.S.), <i>Senior Vice President &amp; Chief Actuary</i> , Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19181 215/988-8237	1968
<b>Gerrity, Joseph F</b> , (F.C.A., E.A.), 205 Silverleaf Drive, Fort Worth TX 76112 817/457-5279	1966	<b>Gibson, John D</b> , (E.A.), <i>Actuary</i> , Yaffe & Offutt Associates Inc, 201 North Charles Street, Baltimore MD 21201 301/332-1166	1979
<b>Gershuni, David</b> , (F.S.A.), <i>Assistant Actuary</i> , Independent Order of Foresters, 789 Don Mills Road, Don Mills ON Canada M3C 1T9 416/429-3000	1981	<b>Gibson, Martin F</b> , (A.S.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6459	1982
<b>Gersie, Michael H</b> , (F.C.A.S., F.S.A., E.A.), <i>Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6168	1975	<b>Gibson, Thomas R</b> , (F.S.A., E.A.), <i>Vice President - Marketing</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5770	1973
<b>Gerundo, Louis P Jr</b> , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2370	1975	<b>Giegerich, William E Jr</b> , (F.C.A., F.S.A., E.A.), <i>President/Chief Executive Officer</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1972
<b>Gesler, William L</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Acceleration Life Insurance Co, 475 Metro Place North, PO Box 7000, Dublin OH 43017 614/764-7159	1978	<b>Gies, John F</b> , (F.S.A.), <i>Second Vice President &amp; Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1978
<b>Gesner, Norman B</b> , (F.C.A.), <i>Consulting Actuary</i> , 5209 Brief Run, Indianapolis IN 46226 317/545-9070	1970		
<b>Getman, Richard A</b> , (A.S.A.), 61 Ferncliff Drive, West Hartford CT 06117	i 1966		

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<b>Giesinger, Ronald P.</b> , (F.C.A., F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3717	1968	<b>Gilmore, Stephen V.</b> , (A.S.A , E.A.), Associate Actuary, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1982
<b>Gifford, Dale L.</b> , (F.S.A . E.A.), Partner, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380 713/363-0456	1977	<b>Gilmore, William Allan</b> , (A S.A.), Group Actuary, Blue Cross Health Service of Missouri, 444 Forest Park Lane, St Louis MO 63108	1981
<b>Gilbert, Daton</b> , (F.S.A.), 10 Thomson Road, West Hartford CT 06107	1965	<b>Gilsdorf, Lawrence J.</b> , (E A.), President, Trust Consultants Inc, 320 Hatch Drive, Foster City CA 94404 415/574-8272	1976
<b>Gilbert, H Paul</b> , (E.A.), Enrolled Actuary, Hazlehurst & Associates Inc, 400 108th Avenue NE, Bellevue WA 98004 206/455-9272	1985	<b>Gineo, Ann D.</b> , (F.S.A., E.A.), Associate Actuary, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5776	1979
<b>Gilbert, Harold</b> , (A.C.A , A S A., E.A.), Consulting Actuary, 360 El Prado, Las Cruces NM 88005 505/526-9198	1966	<b>Gingrich, Clyde E.</b> , (F.S.A., E.A.), Consulting Actuary, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1977
<b>Gilbert, J Nathan</b> , (F S.A , E.A.), 210 Riverside Drive, Apt 9G, New York NY 10025	1977	<b>Ginsberg, Stephen R.</b> , (E.A ), Associate Actuary-Systems, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1976
<b>Gilechrist, John T.</b> , (F.S.A.), Senior Life Actuary, California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-2774	1966	<b>Ginsburgh, Harold J.</b> , (F.C.A.S.), PO Box 2264, Laguna Hills CA 92653	1965
<b>Gile, Bradford S.</b> , (A.S.A.), Actuary, Office of the Commissioner of Insurance, State of Wisconsin, 123 West Washington Avenue, Madison WI 53702 608/266-3060	1979	<b>Giovannello, Paul</b> , (F.S.A.), Second Vice President & Group Actuary, United States Life Insurance Co, 125 Maiden Lane, New York NY 10038 212/709-6451	1979
<b>Giles, L Timothy</b> , (F.S.A., E.A.), Vice President & Actuary, American Income Life Insurance Co, 1200 Wooded Acres, Waco TX 76710 817/772-3050	1970	<b>Girard, Luke N.</b> , (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
<b>Gill, Ardian C.</b> , (F S.A., E.A.), Chairman, Gill & Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880	1965	<b>Girard, Richard B.</b> , (F S A.), Assistant Group Actuary, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 2266, Fort Wayne IN 46801 219/427-4207	1980
<b>Gill, James F.</b> , (A.C.A S . A.C.A ), 4020 NE Portland Boulevard, Portland OR 97211 503/288-2358	1966	<b>Githens, Sarah H.</b> , (A.S.A., E.A.), Principal, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1984
<b>Gilles, Joseph Anthony</b> , (F C.A.S.), Senior Underwriting Officer, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8202	1982	<b>Gittings, Kenneth L.</b> , (F.S.A.), Vice President & Actuary, North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8451	1966
<b>Gilles, William J.</b> , (F.S.A.), Manager, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600	1979	<b>Giuffrida, Carolyn F.</b> , (E.A.), Pension Actuarial Consultant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-1815	1978
<b>Gillespie, Bryan Curtis</b> , (F.C.A.S.), Actuarial Director, Prudential Insurance Company, PO Box 130, Montgomeryville PA 18936 215/283-5169	1982	<b>Gladstone, David M.</b> , (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
<b>Gillespie, Hugh</b> , (F C.A., E.A.), 191 North Island Avenue, Ramsey NJ 07446 201/327-4579	1965	<b>Gladych, Raymond A.</b> , (A.S.A.), Senior Actuarial Analyst, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6559	1982
<b>Gillespie, James E.</b> , (F.C.A.S ), Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6386	1965	<b>Glanz, Milton P.</b> , (A S A ., E.A.), Actuary, Social Security Administration, 6401 Security Boulevard, 700 Altmeyer Building, Baltimore MD 21235 301/594-2615	1969
<b>Gillespie, Peggy L.</b> , (A.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 1200 Equitable Building, Atlanta GA 30043 404/658-1000	1983	<b>Glasco, William R.</b> , (F.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1981
<b>Gillett, Joseph A A</b> , (M.C.A , A S A.), President, Gillett International Insurance Services Inc, 23-0 Academy House, 1420 Locust Street, Philadelphia PA 19102 215/985-1388	1983	<b>Glasgow, James E.</b> , (F.C.A , A S A., E.A.), Consulting Actuary, Glasgow & Hudek Inc, 4825 LB] Freeway, Suite 161, Dallas TX 75244 214/385-4012	1966
<b>Gilliam, Gary E.</b> , (F.S.A., E.A.), Government Actuary, US Treasury Department, 15th & Pennsylvania NW, Washington DC 20220 202/566-5894	1980	<b>Glasgow, William G.</b> , (E.A.), Associate, William M Mercer-Meidinger Inc, 450 North Sunnyslope, Brookfield WI 53005 414/785-9669	1976
<b>Gilligan, James T.</b> , (E.A.), 15115 Amber Court, Plymouth MI 48170	1970	<b>Glass, John T.</b> , (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
<b>Gilman, Barry Martin</b> , (F.S.A , E.A.), Principal, Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5000	1979		
<b>Gilman, Paul H.</b> , (F S A.), Product Line Actuary-Group Pen, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2719	1966		

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<b>Glatnar, James A.</b> , (F.S.A.), Vice President & Actuary, Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114 402/390-7510	1972	<b>Goebel, Brian F.</b> , (A.S.A.), Senior Actuarial Assistant, Pacific Mutual Life Insurance Co, Group Actuarial, Second Floor, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4366	1983
<b>Gleason, Mary Lou</b> , (E.A.), Consulting Actuary, Miller Mason & Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601 312/856-0116	1976	<b>Goebel, Ralph H.</b> , (F.S.A., E.A.), Vice President & Actuary, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5363	1965
<b>Gleave, Diane M.</b> , (E.A.), Senior Actuarial Assistant, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1985	<b>Goehring, Richard Orr</b> , (F.S.A., M.C.A., E.A.), Associate Consulting Actuary, Buck Consultants Inc, 4918 U South Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	1980
<b>Gleeson, Owen M.</b> , (F.C.A.S.), Actuary, Financial Risk Underwriters, Financial Centre, PO Box 10352, Stamford CT 06904-2352	1978	<b>Goeller, Robert J.</b> , (E.A.), President, Stowell Stowell and Goeller, PO Box 2698, Wichita KS 67201 316/263-3785	1976
<b>Glick, Donald L.</b> , (F.S.A.), Assistant Professor, Marion College, 4201 South Washington Street, Marion IN 46953 317/674-6901	1980	<b>Goetsch, Clifford</b> , (A.S.A.), Executive Vice President-Group, Companion Life Insurance Co, PO Box 1072, Rye NY 10580-8072 914/921-0350	1971
<b>Glick, James C.</b> , (F.S.A., E.A.), Manager, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1982	<b>Goford, Jeremy</b> , (A.S.A.), Principal, Tillinghast Nelson & Warren, Chesterfield House, 15-19 Bloomsbury Way, London England WC1A 2TP 01/430-1151	1980
<b>Glickman, James M.</b> , (F.S.A.), Vice President, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7356	1979	<b>Goggin, Robert</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1200 First National Center, Cincinnati OH 45202 513/621-5757	1976
<b>Glickman, Morris A.</b> , (A.S.A., E.A.), Vice President & Actuary, Hallman & Lorber Associates Inc, 111 North Park Avenue, Rockville Center NY 11570 516/536-3133	1971	<b>Golab, Mark</b> , (F.S.A.), Vice President & Actuary, NRG America Life Reassurance, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603	1980
<b>Gloggner, Frank J.</b> , (F.S.A.), Actuary, General Medical Centers Inc, 2121 Towne Centre Place, Anaheim CA 92806 714/937-0180	1977	<b>Gold, Allan</b> , (F.S.A.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-7782	1984
<b>Gluck, Spencer M.</b> , (F.C.A.S.), Kramer Capital Consultants Inc, 3 East 54th Street, New York NY 10022 212/750-9300	1982	<b>Gold, Barbara R.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-4321	1975
<b>Glyn, Rachel Eve</b> , (F.S.A., E.A.), Associate Consultant, Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 609/596-7458	1981	<b>Gold, Bob G.</b> , Bob Gold & Associates Inc, 205 West Wacker Drive, Suite 1305, Chicago IL 60606 312/332-3081	1984
<b>Glynn, John</b> , (F.S.A.), Vice President & Actuary, Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506	1978	<b>Gold, Bruce E.</b> , (A.S.A., E.A.), William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171	1984
<b>Gobes, James A.</b> , (F.S.A., E.A.), Consulting Actuary, Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1965	<b>Gold, Jeremy</b> , (F.S.A., M.C.A., E.A.), Vice President, Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/974-4000	1978
<b>Godbolt, Mary Jo E.</b> , (A.C.A.S.), Consulting Actuary, Godbold & Associates, PO Box 407, Prospect KY 40059 502/228-3996	1980	<b>Gold, Melvin L.</b> , (F.S.A., E.A.), Consulting Actuary, Llewellyn Park, West Orange NJ 07052 201/731-4788	1965
<b>Godbolt, N Terry</b> , (A.C.A.S.), Consulting Actuary, Godbold & Associates, PO Box 407, Prospect KY 40059 502/228-3996	1980	<b>Goldberg, Alan</b> , (F.S.A.), Vice President & Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2306	1966
<b>Goddard, Alan C.</b> , (F.C.A., F.S.A., E.A.), Pension Actuary & Consultant, ACG Associates Inc, 23 Drumlin Road, W Simsbury CT 06092 203/658-0434	1965	<b>Goldberg, David</b> , Box 340, Jamesville NY 13078 315/492-6625	1966
<b>Goddard, Daniel C.</b> , (F.C.A.S.), Associate Actuary, Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/627-5267	1978	<b>Goldberg, Joseph</b> , (F.C.A., E.A.), Thompson Pension Employee Plans Inc, 2016 Grand Avenue, Baldwin NY 11510-2811 516/223-7068	1966
<b>Goddard, Russell P.</b> , (F.C.A.S.), 52 Stub Toe Lane, Portsmouth RI 02871	1970	<b>Goldberg, Michael C.</b> , (A.C.A., A.S.A., E.A.), President, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200	1968
<b>Godshalk, Kenneth C.</b> , (F.C.A.), Consulting Actuary, 1105 Nashville Avenue, New Orleans LA 70115 504/891-0470	1969	<b>Goldberg, Milton J.</b> , (F.S.A.), Consulting Actuary, 830 Westminster Avenue, Hillside NJ 07205 201/354-7734	1965
<b>Godwin, James H.</b> , (A.S.A., E.A.), George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161 617/965-0610	1980	<b>Goldberg, Steven F.</b> , (F.C.A.S.), Vice President, Actuary, United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/690-4624	1979
<b>Goebel, Bernard</b> , (A.S.A.), Vice President, North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8426	1980	<b>Goldberg, Terry L.</b> , (A.C.A.S.), Assistant Vice President & Actuarial Consultant, Marsh & McLennan Cos, 1221 6th Avenue, New York NY 10020 212/997-5898	1982

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<b>Golden, Jerome</b> , (F.S.A.), <i>President</i> , Monarch Resources Inc, 780 Third Avenue, 20th Floor, New York NY 10017 212/753-4460	1971
<b>Golden, Walter C</b> , <i>Senior Director, Group Rating, Underwriting</i> , Empire Blue Cross/Blue Shield, Albany Division, PO Box 8650, Albany NY 12208 518/471-5406	1984
<b>Goldfarb, Irwin H</b> , (F.C.A.S.), <i>Secretary and Actuary, Home Insurance Companies</i> , 59 Maiden Lane, New York NY 10038 212/530-6701	1980
<b>Goldfarb, Stanley Ira</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9235	1980
<b>Goldfinger, Solomon</b> , (F.S.A.), <i>Corporate Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 504, New York NY 10010 212/576-7173	1979
<b>Goldman, Ellen R</b> , (F.A.), <i>Associate Actuary</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8565	1978
<b>Goldman, Gene A</b> , (F.S.A., E.A.), <i>Associate Actuary Benefits Division</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA45, Hartford CT 06156 203/636-6968	1977
<b>Goldman, Martin E</b> , (F.S.A.), <i>Associate Actuary</i> , American General Life Insurance Co, PO Box 1931, Houston TX 77251 713/522-1111	1978
<b>Goldman, Roy</b> , (F.S.A.), <i>Vice President &amp; Assistant Actuary</i> , Prudential Insurance Company, Group Credit Ins Operations, 4 Becker Farm Road, Roseland NJ 07068 201/740-8020	1981
<b>Goldman, Theodore A</b> , (A.S.A., E.A.), <i>Associate</i> , Towers Perrin Forster & Crosby, 2101 L Street NW, Suite 400, Washington DC 20037 202/466-4440	1984
<b>Goldring, Harlan</b> , (M.C.A., A.S.A.), <i>Product Development Supervisor</i> , Business Men's Assurance Co, One Penn Valley Park, Kansas City MO 64141 816/753-8000	1979
<b>Goldsmith, David L</b> , (E.A.), <i>President</i> , Profit Planners Inc, 1920 North Lincoln Avenue, Chicago IL 60614 312/266-0076	1977
<b>Goldstein, Alice B</b> , (A.S.A.), <i>Research Associate</i> , North American Reassurance Co, 100 East 46th Street, New York NY 10167 212/907-8456	1966
<b>Goldstein, Jill S</b> , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2886	1985
<b>Goldstein, Sandor</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 180 North LaSalle Street, Suite 700, Chicago IL 60601 312/726-5877	1980
<b>Goldstick, Elliott M</b> , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1984
<b>Goldthorpe, R A</b> , (F.S.A., E.A.), <i>Director, Noncash Comp Consulting</i> , Hay Management Consultants, 330 Bay Street, Suite 900, Toronto ON Canada M5H 2S8 416/868-1371	1975
<b>Goloub, Valentine</b> , (E.A.), <i>Assistant Vice President</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7135	1976
<b>Golz, James F</b> , (F.C.A.S.), <i>Assistant Vice President</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6258	1976
<b>Gonzalez, Georgina S</b> , (E.A.), <i>President &amp; Actuary</i> , Pension Profit-Sharing Consultants, 720 North Post Oak, Suite 436, Houston TX 77024 713/686-2503	1979
<b>Goode, Robert B, Jr.</b> , (F.S.A., A.C.A.), <i>Management Consultant</i> , 10 North Main Street, Suite 317, W Hartford CT 06107	1965
<b>Goodell, David A</b> , (A.S.A., E.A.), <i>Manager</i> , The Wyatt Company, 3550 North Central, Suite 800, Phoenix AZ 85012 602/279-3600	1970
<b>Goodell, Gerald David</b> , (A.S.A.), <i>Country Life Insurance Co</i> , 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61701 309/557-2340	1982
<b>Goodell, Keith J</b> , (F.S.A., E.A.), <i>Manager Actuarial Services</i> , United Technologies Corporation, UTC Building, Hartford CT 06101 203/728-7520	1977
<b>Goodfarb, Lenard E</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Eastern Pension Association, 338 South 17th Street, Philadelphia PA 19103 215/563-7014	1965
<b>Gooding, David E</b> , (F.S.A., E.A.), <i>Senior Vice President, Corp Marketing &amp; Planning</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/742-3525	1970
<b>Goodman, Ann Selby</b> , (E.A.), <i>Vice President, Benefit Designs Inc</i> , 435 Starks Building, Louisville KY 40202 502/584-6321	1976
<b>Goodrich, Clarence R</b> , (F.S.A.), 2710 South Grand, St Louis MO 63118	1965
<b>Gootzeit, Abraham S</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3287	1979
<b>Goral, Edgar J</b> , (A.S.A.), <i>Associate Actuary</i> , National Farmers Union Life, 12015 East 45th Avenue, Denver CO 80251 303/371-1760	1983
<b>Gordon, Frank N</b> , (E.A.), <i>Executive Vice President</i> , First Variable Life Insurance Co, 590 Plaza West Building, Little Rock AR 72205 501/661-1500	1967
<b>Gordon, James H</b> , (F.S.A., E.A.), <i>The Wyatt Company</i> , 3550 North Central Avenue, Suite 800, Phoenix AZ 85012 602/279-3600	1969
<b>Gordon, Julie Starkman</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1982
<b>Gordon, Linda Phyllis</b> , (A.S.A.), <i>Actuarial Assistant</i> , Computone Systems Inc, One Dunwoody Park, I-285 & Chamblee-Dunwoody, Atlanta GA 30338 404/393-3010	1982
<b>Gordon, Maurice D</b> , (E.A.), <i>Vice President</i> , Pearson/Gordon Associates Inc, 1270 East Broadway Road, Suite 212, Tempe AZ 85282 602/829-0333	1976
<b>Gordon, Neil B</b> , (F.S.A., E.A.), <i>Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5304	1966
<b>Gordon, Norman V</b> , (F.S.A.), <i>Vice President</i> , Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2764	1970
<b>Gordon, Ross C</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , Ross Gordon & Associates Inc, 120 Montgomery Street, Suite 2350, San Francisco CA 94104 415/421-7575	1975
<b>Gorrellick, Allen</b> , (E.A.), <i>President</i> , Gorrellick Tievy & Associates Inc, 7315 Wisconsin Avenue, Suite 628W, Bethesda MD 20814 301/951-9110	1982
<b>Gorski, Larry M</b> , (M.C.A., A.S.A.), <i>Life Actuary</i> , Illinois Department of Insurance, 320 West Washington, 4th Floor, Springfield IL 62767 217/782-1794	1979

	Admitted		Admitted
<b>Gorvett, Karen Pachyn, (F.C.A.S.), Associate Actuary, Reinsurance Division, Allstate Insurance Co, Two Allstate Commercial Place, 51 West Higgins Road, South Barrington IL 60010</b> 312/551-2624	1981	<b>Graber, Larry R, (A.S.A.), Vice President, Hill Country Life Insurance Co, Box 10047, Austin TX 78766</b> 512/345-3200	1984
<b>Gosnell, Jeffrey E, (A.S.A.), Actuarial Assistant, Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085</b> 614/764-4000	1983	<b>Grace, Dave J, (F.S.A.), Partner, Martineau Provencher &amp; Associates, 65 Queen Street West, Suite 1220, Toronto ON Canada M5H 2M5</b> 416/865-0660	1976
<b>Gossrow, Robert W, (A.C.A.S.), Casualty Actuary, Illinois Department of Insurance, 320 West Washington, Springfield IL 62767</b> 217/782-1795	1971	<b>Grace, Gregory, (F.C.A.S.), CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103</b> 215/241-4830	1984
<b>Gosstyra, Ted, (A.S.A., E.A.), Gosstyra Hogue &amp; Associates, 1300 Dove Street, Suite 200, Newport Beach CA 92660</b> 714/955-0399	1980	<b>Grace, Walter L, (F.S.A., E.A.), [Past President, Senior Vice President &amp; Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111</b> 413/788-8411	1965
<b>Gottheim, Eric F, (F.C.A.S.), Assistant Vice President, Government Employees Insurance Co, GFICO Plaza, Washington DC 20076</b> 301/986-3051	1982	<b>Grady, David J, (F.C.A.S.), Director, Coopers &amp; Lybrand, 1251 Avenue of the Americas, New York NY 10020</b> 212/536-1628	1972
<b>Gottlieb, Benjamin I, (F.S.A., E.A.), Principal Actuary, US General Accounting Office, 441 G Street NW, Room 5739, Washington DC 20548</b> 202/275-2355	1969	<b>Grady, John H, (F.S.A., E.A.), Principal, Coopers &amp; Lybrand, 1251 Avenue of the Americas, New York NY 10020</b> 212/536-3072	1974
<b>Gottlieb, Leon R, (F.C.A.S.), Vice President &amp; Actuary, Royal Insurance Company, 150 William Street, New York NY 10038</b> 212/553-4231	1978	<b>Graf, Dennis J, (F.C.A., F.S.A., E.A.), Consulting Actuary, Milliman &amp; Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005</b> 414/784-2250	1975
<b>Gottstein, Adolph John, (E.A.), Assistant Director of Employee Benefits, American Home Products Corp, 685 Third Avenue, New York NY 10017</b> 212/878-6612	1976	<b>Graf, Thomas J, (F.S.A.), Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307</b> 515/247-5968	1978
<b>Gould, Donald E, (A.C.A.S.), President, Donald E Gould Inc, PO Box 2179, Largo FL 34294</b> 813/584-3566	1966	<b>Graham, Gary G, (A.S.A.), Vice President &amp; Actuary, Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49015</b> 616/968-5705	1969
<b>Gould, John B, (F.S.A., E.A.), Associate Group Actuary, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181</b> 617/237-6030	1971	<b>Graham, John, (A.S.A.), Towers Perrin Forster &amp; Crosby, Box 3279 GPO, Sydney NSW Australia 2001</b>	1979
<b>Gould, John C, (F.S.A.), Four Durham Street, Apt 3, Boston MA 02115</b>	1966	<b>Graham, Martha B, (F.S.A.), 504 North Center Street, Ashland VA 23005</b> 804/798-4371	i 1969
<b>Gould, Stephen J, (F.S.A., M.C.A., E.A.), Tillinghast Nelson &amp; Warren, One Newton Executive Park, Newton MA 02162</b> 617/965-8420	1979	<b>Graham, Thomas W, (E.A.), Actuarial Consultant, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037</b> 313/357-4800	1980
<b>Gould, William, (F.S.A.), 117 Beaumont Street, Brooklyn NY 11235</b>	i 1965	<b>Graham, Timothy L, (F.C.A.S.), Actuarial Services Officer, St Paul Fire &amp; Marine Insurance Co, 385 Washington Street, St Paul MN 55102</b> 612/221-7715	1978
<b>Goulette, Judith A, (A.S.A., E.A.), Partner, Hewitt Associates, 120 South Riverside Plaza, Chicago IL 60606</b> 312/726-2040	1977	<b>Grainger, Steven R, (A.S.A.), Product Actuary, Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048</b> 213/937-8000	1980
<b>Gove, David W, (E.A.), Consultant, William M Mercer-Meidinger Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219</b> 412/288-8852	1976	<b>Grambor, Henry S, 19625 Palo Verde Drive, Sun City AZ 85373</b> 602/933-9222	i 1967
<b>Gove, Robert E, (A.S.A.), Consulting Actuary, Miller &amp; Gove Consulting Actuaries, 608 North St Paul, Dallas TX 75201</b> 214/922-9603	1979	<b>Granieri, Vincent James, (F.S.A.), Consultant, Conning &amp; Co, 41 Lewis Street, Hartford CT 06103</b> 203/527-1131	1985
<b>Governale, John R, (A.S.A.), Assistant Actuary, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060</b> 203/328-6250	1980	<b>Grannan, Patrick J, (F.C.A.S.), Consulting Actuary, Milliman &amp; Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087</b> 215/687-5644	1979
<b>Gowdy, Robert C, (F.C.A.S.), Chairman &amp; Chief Executive Officer, Industrial Indemnity Company, 255 California Street, San Francisco CA 94111</b> 415/627-5136	1972	<b>Granoff, Gary, (A.C.A.S.), President, Granoff Resources, 306 East Park Avenue, Suite 103, Tallahassee FL 32301</b> 904/224-6117	1979
<b>Gower, Michael Brian, (A.S.A.), Actuarial Associate, Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018</b> 313/553-2000	1980	<b>Grant, C David, (A.S.A.), Senior Vice President, Swerdlin &amp; Co, 6205 Barfield Road, Suite 280, Atlanta GA 30328</b> 404/255-2859	1984
<b>Gowing, D L, (F.S.A., E.A.), Vice President &amp; Actuary, Johnson &amp; Higgins Willis Faber, Box 191 Tour De la Bourse, Place Victoria, Montreal PQ Canada H4Z 1E2</b> 514/878-1780	1980	<b>Grant, Dale B, (F.S.A., E.A.), Senior Vice President / Actuary, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019</b> 212/586-5600	1976
<b>Grabel, Lawrence, (E.A.), Ibex Pension Actuaries Inc, 989 Avenue of the Americas, New York NY 10018</b> 212/736-0011	1980	<b>Grant, Frances, (E.A.), Actuarial Assistant, Alexander &amp; Alexander Inc, 1185 Avenue of the Americas, New York NY 10036</b> 212/575-8000	1977
		<b>Grant, Gary, (F.C.A.S.), Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701</b> 309/766-2325	1979

	Admitted		Admitted
<b>Grant, Peter G.</b> , (F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606 312/781-0300	1974	<b>Green, Philip A.</b> , (F.S.A., F.A.), Vice President, Hay/Huggins Co Inc, #1018 One Market Plaza, San Francisco CA 94105 415/543-3455	1974
<b>Grantier, John W.</b> , (F.S.A.), Vice President-Senior Actuary, Boone & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120	1970	<b>Green, Sidney A.</b> , (F.C.A.), Chief - Life/Health, Maryland State Department of Insurance, 501 St Paul Place, Dept of Licensing & Reg, Baltimore MD 21202 301/659-6184	1965
<b>Grassel, Keith A.</b> , (F.S.A., E.A.), Consulting Actuary, Hewitt Associates, Two Embarcadero Center, Suite 620, San Francisco CA 94111 415/433-6000	1979	<b>Greenberg, Allan D.</b> , (F.S.A.), Vice President & Chief Actuary, Geneve Capital Group Inc, 485 Madison Avenue, New York NY 10022 212/355-4141	1975
<b>Grathwohl, Robert W.</b> , (E.A.), Robert Grathwohl Associates Inc, 140 East Rocks Road, Norwalk CT 06851 203/846-9085	1978	<b>Greenberg, Jack</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Bankers Life & Casualty of New York, 1399 Franklin Avenue, Garden City NY 11530 516/742-7800	1980
<b>Graul, Lonnie Milton</b> , (A.S.A.), Vice President & Chief Actuary, Continental General Insurance Co, 8901 Indian Hills Drive, Omaha NE 68114 402/397-3200	1984	<b>Greenblum, Eli</b> , (A.S.A., E.A.), Assistant Actuary, Martin F Segal Co, Suite 500, 1920 North Street NW, Washington DC 20036 202/872-1870	1984
<b>Graves, Clyde H.</b> , (F.C.A.S.), 20 London Road, Windsor CT 06095 203/688-3096	1965	<b>Greene, Curtis D.</b> , (F.S.A., E.A.), Consultant, 1568 Guilford Road, Columbus OH 43221 614/488-4637	1965
<b>Graves, Janet</b> , (F.C.A.S., F.C.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1976	<b>Greene, Edward</b> , (A.S.A., E.A.), Associate Actuary, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433	1971
<b>Graves, William T.</b> , (F.S.A.), Executive Vice President, Torchmark Corp, PO Box 2612, Birmingham AL 35202 205/325-4251	1965	<b>Greene, Lawrence R.</b> , (E.A.), Actuary, Hemrich & Eversberg Inc, 7660 Woodway, Suite 402, Houston TX 77063 713/783-2020	1984
<b>Gravitz, David H.</b> , (F.C.A., A.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1966	<b>Greene, Mark J.</b> , (A.S.A.), Assistant Actuary, Southern Life Insurance Co, One Southern Life Center, PO Box 21887, Greensboro NC 27420 919/275-9681	1983
<b>Gray, James G. Jr.</b> , (F.S.A.), Senior Vice President, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5947	1965	<b>Greene, Marvin H.</b> , (F.S.A., M.C.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 810 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046	1980
<b>Gray, M Ian</b> , (A.S.A.), Associate Actuary, Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400	1979	<b>Greene, Thomas A.</b> , (A.C.A.S.), President, Thomas Greene Company Inc, 1270 Avenue of the Americas, New York NY 10020 212/664-0214	1966
<b>Gray, Mikel T.</b> , (A.S.A.), Assistant Actuary, Northwest Insurance Consulting Inc, 1756 114th Avenue SE, Suite 204, Bellevue WA 98004 206/451-3807	1985	<b>Greenlee, Harold R.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Group & Financial Servs Office, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8570	1965
<b>Gray, Myles M.</b> , (F.S.A., A.C.A., E.A.), Senior Vice President & Chief Actuary, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8571	1965	<b>Greenspon, Sheldon J.</b> , (A.S.A.), Actuarial Finance Director, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0594	1980
<b>Grazio, Peter W.</b> , (E.A.), Director of Pension Trust Services, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1976	<b>Greenstein, Marcia Sorin</b> , (F.S.A.), Actuary, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1979
<b>Greaton, James P.</b> , (F.S.A.), Associate Actuary, Equitable Life Assurance Society, 135 West 50th Street, New York NY 10020 212/315-7063	1984	<b>Greenstein, Michael R.</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, Park 80 West, Plaza Two, Saddle Brook NJ 07662 201/843-3444	1972
<b>Greco, Ronald E.</b> , (F.C.A.S.), Assistant Actuary, Stat Actuarial Department, Kemper Group, Long Grove IL 60049 312/540-2446	1984	<b>Greenwood, Brent Lee</b> , (A.S.A.), Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1983
<b>Greeley, Charles</b> , (F.S.A.), Vice President & Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2903	1965	<b>Greer, Richard R.</b> , (F.S.A.), Second Vice President & Product Actuary, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1979
<b>Green, Allen L.</b> , (A.S.A., E.A.), Assistant Vice President, Actuarial Consultant, Frank B Hall & Company Inc, One Market Plaza - Suite 2100, Spear Street Tower, San Francisco CA 94105 415/543-9360	1983	<b>Greff, Herbert D.</b> , (F.A.), Partner, Meeks & Company, 921 Chatham Lane, Columbus OH 43221 614/451-9750	1976
<b>Green, Frederick M.</b> , (F.C.A., F.S.A., E.A.), Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1972	<b>Grefig, James J.</b> , (F.C.A., F.S.A., E.A.), Consulting Principal, A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400	1978
<b>Green, Jay W.</b> , Vice President, Administration, R V Hansen Associates Inc, 1366 Murray Holladay Road, Salt Lake City UT 84117 801/266-1079	1966	<b>Gregoire, Jean</b> , (F.S.A., F.A.), Vice President, Pensions, Sun Life Assurance of Canada, PO Box 4150, Station A, Toronto ON Canada M5W 2C9 416/979-6070	1974
<b>Green, O David, III</b> , (F.C.A., F.S.A.), Vice President & Actuary, Grange Mutual Life Co, PO Box 48, Nampa ID 83653-0048 208/466-7856	1969		

Admitted	Admitted
<b>Gregory, C William</b> , (F.C.A., F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1967
<b>Gregory, R Scott</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 400 Renaissance Center, Suite 800, Detroit MI 48248 313/259-5050	1972
<b>Grenier, Richard R</b> , (E.A.), <i>Associate</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0421	1976
<b>Gresham, Bryan B</b> , (F.S.A., E.A.), <i>Senior Actuary</i> , William M Mercer-Meidinger Inc, Box 27506, 6606 West Broad Street, Richmond VA 23261 804/285-7385	1965
<b>Greville, Thomas N E</b> , (F.S.A.), 228 Turkey Ridge Road, Charlottesville VA 22901 804/295-7939	i 1965
<b>Grevig, Robert C</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8536	1980
<b>Grice, Marcella L</b> , (E.A.), <i>Pension Actuary</i> , Pension Plan Services Ltd, 2 Penn Center, Suite 1909, Philadelphia PA 19102 215/564-1116	1978
<b>Grieve, Alexander T</b> , (F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105 415/543-6831	1966
<b>Griffin, Dale C</b> , (F.S.A., E.A.), Ann Arbor Actuaries Inc, 321 South Main Street, Ann Arbor MI 48104 313/662-2373	1981
<b>Griffin, Frank L</b> , (F.C.A., F.S.A., E.A.), 3000 Westview Court, Lake Oswego OR 97034 503/638-5713	i 1965
<b>Griffith, Robert W</b> , 40 Wilson Drive, Worthington OH 43085	i 1966
<b>Griffith, Steven L</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880	1976
<b>Grigg, Phillip J</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1982
<b>Griggs, Cathy Browning</b> , (A.S.A.), <i>Assistant Actuary</i> , Hill Country Life Insurance Co, Box 10047, Austin TX 78766 512/345-3200	1981
<b>Grigsby, James A</b> , (F.S.A.), Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-8878	1971
<b>Grindley, Robert W</b> , (F.S.A., E.A.), <i>Director</i> , William M Mercer Ltd, 800 Bow Valley Square #3, 255 - 5th Avenue SW, Calgary AB Canada T2P 3G6 403/269-4945	1966
<b>Grippa, Anthony J</b> , (F.C.A.S.), <i>Senior Vice President</i> , National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1070	1978
<b>Griswold, Gerald W</b> , (F.S.A.), <i>Group Vice President Actuarial</i> , Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708 714/760-4362	1970
<b>Groathouse, David W</b> , (A.S.A.), Volunteer State Life Insurance Co, Box 1369, Chattanooga TN 37401 615/756-2887	1982
<b>Grodanz, Stuart B</b> , (A.S.A.), <i>Associate Director</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-6131	1980
<b>Grodecki, Frederick A</b> , (E.A.), <i>Senior Manager - Surveys</i> , A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1976
<b>Groenendijk, Alida J</b> , (A.C.A., E.A.), 7900 South McLaughlin Road, Apt 303, Brampton ON Canada L6V 3N2 416/457-1598	i 1976
<b>Groeschell, Charles G</b> , (F.S.A.), <i>Competition Editor</i> , <i>The Actuary</i> , 1333 East Standish Place, Milwaukee WI 53217 414/352-0944	i 1965
<b>Grogan, John M</b> , (F.A.), <i>Consulting Actuary</i> , A S Hansen Inc, 330 East Kilbourn Avenue, Suite 838, Milwaukee WI 53202 414/274-6120	1976
<b>Grohs, Jeffrey P</b> , (A.S.A.), <i>Assistant Actuary</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4000	1982
<b>Groot, Steven L</b> , (F.C.A.S.), <i>Regional Vice President</i> , Allstate Insurance Co, 1000 Pittsford-Victor Road, Pittsford NY 14534 716/385-9790	1975
<b>Grosh, Allan J</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-1500	1970
<b>Grosheider, James W</b> , (F.S.A., F.A.), Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060	1972
<b>Gross, Daniel J</b> , (F.S.A.), <i>Consultant</i> , Daniel J Gross and Associates, 123 Coulter Avenue, Ardmore PA 19003 215/649-6660	1971
<b>Gross, Gary L</b> , (M.C.A., A.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 333 Guadalupe, Suite 600, Austin TX 78701 512/499-1555	1981
<b>Gross, Harry</b> , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976
<b>Gross, Joseph A</b> , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7275	1979
<b>Gross, Jules</b> , (E.A.), <i>Actuary</i> , Mobil Oil Corporation, Corporate East R Benefits, 150 East 42nd Street - Ste 844, New York NY 10017 212/883-4307	1982
<b>Gross, Michael R</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5331	1978
<b>Gross, Thomas K</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Lafayette Life Insurance Co, 1905 Teal Road, Box 7007, Lafayette IN 47903 317/477-7411	1975
<b>Grossman, Eli A</b> , (F.S.A., A.C.A.S., E.A.), Two Candlewood Lane, Farmington CT 06032	i 1965
<b>Grossman, Eric S</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, LaJolla Bank & Trust Bldg, 9339 Genesee Ave - Suite 300, San Diego CA 92121 619/458-3900	1982
<b>Grossman, Sheldon L</b> , (E.A.), <i>Consulting Actuary</i> , Miller Mason & Dickenson Inc, One First Avenue, Conshohocken PA 19428 215/834-2146	1976
<b>Groszkiewicz, Cynthia A</b> , (A.S.A., E.A.), <i>Senior Pension Actuary</i> , Altman Kritzer & Levick P.C., 6400 Powers Ferry Road NW, Suite 224, Atlanta GA 30339 404/955-3555	1982
<b>Groszkiewicz, Richard A</b> , (F.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Inc, 3565 Piedmont Road NF, Atlanta GA 30363 404/261-3400	1979
<b>Groth, Alton O</b> , (F.S.A., E.A.), 4018 Oak Forest Drive, Des Moines IA 50312 515/255-0194	i 1965
<b>Groth, Charles D</b> , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516 813/584-8128	1967
<b>Grover, Myles L</b> , (F.S.A., E.A.), 1001 Wilder Avenue, Apt 601, Honolulu HI 96822 808/531-4340	i 1965

	Admitted		Admitted
<b>Groves, Jeffrey Alan</b> , (F.S.A., E.A.), Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Suite 2000, Atlanta GA 30026 404/261-5420	1983	<b>Gunzer, Barbara S</b> , (E.A.), Associate Consulting Actuary, Buck Consultants Inc, 2121 San Jacinto, Suite 1800, Dallas TX 75201 214/969-1001	1976
<b>Groves, William E</b> , (F.C.A , E.A.), Consulting Actuary, 508 Frenchmen Street, New Orleans LA 70116 504/947-5551	1965	<b>Gupta, Brij M</b> , (A.S.A ), Actuarial Associate, Zurich American Life Insurance Co, 231 North Martingale Road, Schaumburg IL 60196 312/843-6345	1985
<b>Grubbs, Gordon M</b> , (F.C.A., F.S.A.), Consulting Actuary, Diversified Consultants Inc, 4825 LBJ Freeway, Suite 190, Dallas TX 75234 214/458-1099	1968	<b>Gupta, Om K</b> , (A.S.A.), Chief Actuary, North Carolina Mutual Life Insurance, Mutual Plaza, Durham NC 27701 919/682-9201	1978
<b>Gruber, Charles</b> , (A.C.A S.), Actuary - Research, National Council on Compensation Insurance, 1 Penn Plaza, New York NY 10001 212/560-1058	1979	<b>Gupta, Veena N</b> , (E.A ), Chief Valuation Analyst, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6723	1976
<b>Grunthal, Peter F</b> , (M.C.A., A.S.A , E.A.), Principal, William M Mercer-Meidinger Inc, 1001 22nd Street NW, Suite 400, Washington DC 20037 202/293-9422	1978	<b>Gustafson, C David</b> , (E.A.), Chief - Actuarial Operations Branch, Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/254-4851	1979
<b>Gruson, A Allan</b> , (A.S.A.), 713 Bruce Drive, E Meadow NY 11554	1971	<b>Gustafson, Dale R</b> , (F.S.A., E.A.), [Past President], c/o John Gustafson, 500 Constitution Avenue, Billings MT 59105	1965
<b>Guarnera, Robert E</b> , (E A.), Vice President, Pension Designs Inc, 103 South Bedford Road, Mount Kisco NY 10549 914/666-6741	1976	<b>Gustafson, Kenneth G</b> , (F.S.A., E.A.), Actuary, California Public Employees' Retirement System, PO Box 1953, Sacramento CA 95809 916/445-9039	1970
<b>Gubar, Albert</b> , (F.S.A.), 580 West 215th Street, New York NY 10034	1965	<b>Gutierrez, Daniel C</b> , (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
<b>Gubbay, Keith</b> , (F.S A.), Consulting Actuary, Tillinghast Nelson & Warren, The Chrysler Building, 99 Park Avenue - 40th Floor, New York NY 10016 212/490-3460	1981	<b>Gutter, Miriam</b> , (A.S.A., E.A.), Principal, GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 213/990-4030	1971
<b>Gucciardi, Joan A</b> , (E.A ), Executive Vice President, Emjay Corporation, PO Box 17909, Milwaukee WI 53217 414/961-0650	1976	<b>Gutterman, James</b> , (F.S.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3115	1979
<b>Gudeman, Richard H</b> , (F.S.A.), Assistant Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-6896	1970	<b>Gutterman, Sam</b> , (F.C.A.S., F.S.A.), Assistant Vice President, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7816	1975
<b>Guiliana, Joseph V</b> , (F.C.A., F.S.A., E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8985	1970	<b>Guyton, Derek Nathaniel</b> , (A.S.A.), Life Control Staff Manager, Allstate Life Insurance Co, Allstate Plaza South G6C, Northbrook IL 60062 312/291-7481	1982
<b>Guinn, Patricia L</b> , (F.S.A ), Consulting Actuary, Tillinghast Nelson & Warren, 99 Park Avenue, 24th Floor, New York NY 10016 212/490-3460	1980	<b>Guyton, Michael George</b> , (A.S.A., E.A.), Pension Actuary, William M Mercer-Meidinger Inc, 1200 First American Center, Nashville TN 37238 615/244-4036	1985
<b>Gulbrandson, Lisa C</b> , (A.S.A.), Actuarial Assistant, Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48910 517/394-3400	1985	<b>Gwidt, Gary J</b> , (E.A ), Consultant, William M Mercer-Meidinger Inc, 450 North Sunny Slope Road, Suite 1, Brookfield WI 53005 414/785-9669	1976
<b>Gulleen, Larry Wayne</b> , (F.S.A.), Assistant Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6938	1983	<b>Gwin, Stephen B</b> , (F.S.A.), Assistant Vice President, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2296	1980
<b>Gulliver, William B</b> , (F.S.A., E.A.), Towers Perrin Forster & Crosby, One Landmark Square, Stamford CT 06901	1981	<b>Gwynn, Holmes M</b> , (A.C.A.S.), Vice President, Pawtucket Mutual Insurance Co, 25 Maple Street, Pawtucket RI 02862 401/725-5600	1980
<b>Gulotta, Michael J</b> , (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	<b>Gysbers, Elsie L</b> , (F.S.A.), 192 Full Circle, Davis CA 95616	1970
<b>Gummere, John</b> , (F.S.A.), President & Chief Executive Officer, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000	1965	<b>H</b>	
<b>Gunderson, James E</b> , (F.S.A.), Assistant Vice President & Actuary, Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40202 502/560-2000	1982	<b>Haak, Daniel H</b> , (F.S.A.), Vice President & Actuary, Victory Life Insurance Co, 300 West 8th Street, Topeka KS 66603 913/357-6151	1976
<b>Gundlach, Andrew A</b> , (F.S.A., E.A.), Senior Manager, Peat Marwick Mitchell & Co, 150 JFK Parkway, Short Hills NJ 07078 201/467-9650	1977	<b>Haakenstad, Dale L</b> , (F.S.A , E.A.), Chairman & Chief Executive Officer, Western States Life Insurance Co, Box 2907, Fargo ND 58103 701/237-5700	1965
<b>Gunter, Allen C</b> , (A.S.A , E.A.), Towers Perrin Forster & Crosby, Two Allen Center, Suite 2750, Houston TX 77002 713/951-0060	1980	<b>Haas, Steven J</b> , (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

	Admitted		Admitted
<b>Haas, V Benjamin</b> , (F.S.A., E.A.), <i>Managing Principal</i> , A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203-4533    303/831-7100	1984	<b>Hale, Elizabeth</b> , (F.S.A.), <i>Assistant Actuary</i> , Fidelity & Guaranty Life Insurance, 100 Light Street, PO Box 1137, Baltimore MD 21202    301/547-3910	1981
<b>Haasl, Donald L</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/231-7681	1975	<b>Hale, Jonathan Bradford</b> , (F.C.A.S.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, 11G, Hartford CT 06115    203/277-4697	1983
<b>Habeck, Charles</b> , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 West Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1972	<b>Hale, Michael A</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2618	1975
<b>Haberstroh, Jon A</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , The Credit Life Insurance Co, One South Limestone Street, Springfield OH 45502    513/328-2200	1971	<b>Haley, John J</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006    202/857-9395	1979
<b>Habig, John C</b> , (A.S.A.), <i>Actuary</i> , Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204    317/263-4813	1982	<b>Haliburton, John A, III</b> , (A.S.A.), <i>Life Actuary</i> , Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080    214/669-6175	1979
<b>Habliston, Charles C, IV</b> , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006    202/857-9215	1985	<b>Hall, Allen A</b> , (A.C.A.S.), <i>Associate Consultant</i> , Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017-0919    213/482-6234	1985
<b>Hachemeister, Charles A</b> , (F.C.A.S.), <i>President</i> , Pruco Managers Inc, 59 John Street, 9th Floor, New York NY 10038    212/227-7904	1969	<b>Hall, Charles G</b> , (A.S.A.), <i>Consulting Actuary</i> , Richard F Camus & Associates, 2626 Myrtle Avenue, Baton Rouge LA 70806    504/346-0838	1980
<b>Hackard, James C</b> , (A.S.A.), <i>Assistant Actuary</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288    512/690-5504	1980	<b>Hall, D Wayne</b> , (A.S.A.), <i>Manager - Communications &amp; Systems</i> , Provident Life & Accident Insurance, Fountain Square, Accident Department, Chattanooga TN 37402    615/755-1869	1980
<b>Hacker, Frank A</b> , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111    413/788-8411	1982	<b>Hall, David A</b> , (F.S.A.), <i>Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8003	1980
<b>Hackman, Patricia W</b> , (E.A.), <i>Consulting Actuary</i> , Beyer-Barber Incorporated, PO Box 1728, Allentown PA 18105    215/435-9577	1976	<b>Hall, E Kent</b> , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201    214/979-3800	1977
<b>Hadigian, William</b> , (F.S.A., E.A.), <i>Actuary</i> , The Johnson Cos, PO Box 8, Newtown PA 18940 215/860-3741	1965	<b>Hall, Gail A</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1981
<b>Hadley, John W</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4402	1984	<b>Hall, Gordon M</b> , (F.S.A.), <i>Director</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59 A, Suite 5500, Toronto ON Canada M5X 1G3    416/868-2892	1976
<b>Hafeman, Michael J</b> , (F.S.A.), <i>President &amp; Chief Operating Officer</i> , Halifax Life Insurance Co, 75 Eglington Avenue East, Toronto ON Canada M4P 3A3    416/440-8556	1979	<b>Hall, J Christopher</b> , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, Group Actuarial A-186, 1295 State Street, Springfield MA 01111    413/788-8411	1980
<b>Hafling, David N</b> , (F.C.A.S.), <i>Second Vice President &amp; Actuary</i> , American States Insurance Cos, PO Box 1636, Indianapolis IN 46207    317/262-6678	1979	<b>Hall, James A, III</b> , (F.C.A.S.), <i>Partner</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020    212/536-3203	1975
<b>Hagen, Donald W</b> , (F.S.A.), <i>Vice President, Marketing Research &amp; Development</i> , Century Life of America, Heritage Way, Waverly IA 50677    319/352-4090	1977	<b>Hall, Richard L</b> , (F.S.A.), <i>Director, Individual Product Marketing</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7138	1977
<b>Hagewood, William D</b> , (E.A.), <i>Consulting Actuary</i> , 1100 16th Avenue South, Nashville TN 37212 615/242-3466	1966	<b>Hall, Robert A</b> , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/636-6683	1965
<b>Hagstrom, Dale S</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, Suite 1552, New York NY 10121    212/279-7166	1980	<b>Hall, Ruthann</b> , (F.S.A., E.A.), <i>Associate Pension Actuary</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5568	1979
<b>Hahn, Joseph W</b> , (F.S.A.), 5200 Valerie Street, Bellaire TX 77401	i 1965	<b>Hall, Sherrill G</b> , (F.S.A., E.A.), <i>Executive Vice President, Marketing</i> , Jefferson Standard Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2316	1969
<b>Haines, Bernard S</b> , (A.C.A.), 614 Medford Leas, Medford NJ 08055    609/654-4722	i 1966	<b>Hallenbeck, Gary T</b> , (F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1977
<b>Haire, James R</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Associate Actuary</i> , Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1974	<b>Hallett, Arthur L</b> , (F.S.A., E.A.), <i>Towers Perrin Forster &amp; Crosby</i> , 600 Grant Street, Suite 4675, Pittsburgh PA 15219-2742    412/261-1060	1974
<b>Haist, Tim A</b> , (E.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 5th Avenue, Suite 3600, Seattle WA 98101    206/624-7940	1985		

	Admitted		Admitted
<b>Halliwell, Paul D.</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , Halliwell & Associates Inc, The Century Building, 130 7th Street - Suite 300, Pittsburgh PA 15222 412/288-0822	1968	<b>Hamm, Donald G., Jr.</b> , (F.S.A.), <i>Second Vice President/Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/271-3011	1980
<b>Halloran, James J.</b> , (F.S.A.), <i>Consultant</i> , 30 Maryknoll Road, Metuchen NJ 08840 201/548-2928	1965	<b>Hammer, Sidney M.</b> , (A.C.A.S.), <i>Manager-Actuarial Department</i> , Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-7069	1966
<b>Hallquist, Roger W.</b> , (A.S.A.), <i>Assistant Vice President, Actuary</i> , American Life & Casualty, 2829 South University Drive, Fargo ND 58103 701/237-4800	1985	<b>Hammerling, Linda H.</b> , (A.S.A.), <i>Senior Actuarial Analyst</i> , E F Hutton Life Insurance Co, 11011 N Torrey Pines Rd, La Jolla CA 92038 619/458-8473	1985
<b>Hallstrom, Robert C.</b> , (F.C.A.S.), <i>Associate Casualty Actuary</i> , California Department of Insurance, 600 S Commonwealth Ave, 14th Floor, Los Angeles CA 90005 213/736-2538	1981	<b>Hammons, David J.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Commercial Bankers Life Insurance, 1401 Dove Street, Suite 550, Newport Beach CA 92660 714/955-9504	1984
<b>Halpern, Barry S.</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, D-207, Hartford CT 06156 203/273-7382	1980	<b>Hampson, Albert L.</b> , (A.S.A.), <i>Associate Actuary</i> , Miller Mason & Dickenson Inc, One First Avenue, Box 867, Conshohocken PA 19428 215/879-6300	1982
<b>Halpern, Emanuel</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75234 214/233-2510	1965	<b>Hamrick, Jane L.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Standard Security Life of New York, 485 Madison Avenue, New York NY 10022 212/355-4141	1979
<b>Halpern, Nina S.</b> , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1983	<b>Han, Jeong S.</b> , (F.S.A.), <i>Assistant Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1981
<b>Halpert, Aaron</b> , (A.C.A.S.), 1212 East 21st Street, Brooklyn NY 11210	1983	<b>Hancock, Edward B.</b> , <i>Consulting Actuary</i> , Hancock Enterprises, PO Box 32374, Phoenix AZ 85064	i 1966
<b>Halpert, Harvey</b> , (F.S.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-6643	1979	<b>Hand, Gerald C.</b> , 1651 Gulf Boulevard, Clearwater FL 33515	1970
<b>Halstead, Burnett</b> , (F.S.A., E.A.), <i>Federal Kemper Life Assurance Co</i> , Kemper Ins Building, D-3, Long Grove IL 60049 312/540-2990	1965	<b>Hand, Katharine M.</b> , (F.C.A.), 3556 Cornwall Drive, Lexington KY 40503	i 1965
<b>Halverson, Florinda M.</b> , (E.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000	1980	<b>Hand, William W.</b> , (E.A.), <i>President</i> , Hand & Associates Inc, Hand Building-4th Floor, 5700 Northwest Central Drive, Houston TX 77092 713/460-1000	1979
<b>Halvorson, Debora A.</b> , <i>Assistant Vice President</i> , Delta Dental Plan of Minnesota, 7807 Creekridge Circle, PO Box 330, Minneapolis MN 55440 612/944-5252	1984	<b>Handley, Thomas L.</b> , (F.S.A.), <i>Vice President</i> , Blue Cross/Blue Shield of Kansas City, 3637 Broadway, Kansas City MO 64141 816/561-2300	1977
<b>Halvorson, William A.</b> , (F.C.A., F.S.A., E.A.), [Past President], Halvorson Research Associates, 2900 14th Street North, Naples FL 33940 813/261-4110	1965	<b>Haneberg, Ronald L.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 2121 San Jacinto Street, Dallas TX 75201 214/969-1001	1971
<b>Ham, Ronald</b> , (F.S.A.), <i>Associate Actuary</i> , Security Life of Denver, Security Life Building, Denver CO 80202 303/534-1861	1965	<b>Haner, Walter J.</b> , (F.C.A.S.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	1979
<b>Hamamo, Roshdi A.</b> , (A.S.A., E.A.), <i>Pension Coordinator</i> , World Bank, 1818 H Street NW, Washington DC 20433 202/676-1442	1969	<b>Hanf, Duane F.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Johnson & Higgins, 100 Washington Square, Suite 2220, Minneapolis MN 55401 612/338-0681	1976
<b>Hambek, Jeffrey L.</b> , (A.S.A.), <i>Assistant Actuary</i> , Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700	1982	<b>Hanhan, Mary Beth</b> , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676	1976
<b>Hambrick, Kristal E.</b> , (A.S.A.), <i>Actuarial Associate</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2521	1985	<b>Hankins, Susan E.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 44 Montgomery Street, Suite 200, San Francisco CA 94104 415/362-1407	1984
<b>Hambro, Michael J.</b> , (F.S.A.), <i>Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3528	1979	<b>Hanlin, H Carey</b> , (F.S.A.), <i>President &amp; Chief Executive Officer</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1606	1965
<b>Hamilton, Curtis D.</b> , (E.A.), <i>President</i> , Tri-Ad, 411 South Ivy Street, PO Box 2059, Escondido CA 92025 714/743-7555	1976	<b>Hanna, Louis B.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Columbian Mutual Life Insurance Co, One Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472	1970
<b>Hamilton, James C.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6637	1972	<b>Hannaford, Jack M.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0674	1965
<b>Hamilton, M Spencer</b> , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5000	1983	<b>Hanrahan, John Edward</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8404	1983
<b>Hamilton, Robert A.</b> , (E.A.), <i>Managing Principal</i> , A S Hansen Inc, One William Center, Suite 1740, Tulsa OK 74172 918/587-0181	1980		

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<b>Hanselmann, Jay B.</b> , (F.S.A.), Associate Consulting Actuary, Buck Consultants Inc, Lincoln Bank Tower #1000, 116 East Berry Street, Fort Wayne IN 46802 219/426-7800	1966	<b>Harbin, Roger F.</b> , (F.S.A.), Actuary, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5382	1981
<b>Hansen, Charles J.</b> , (E.A.), Consultant, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	<b>Hardcastle, Yellott F. III</b> , (F.C.A., F.S.A., E.A.), Associate Pension Actuary, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2204	1978
<b>Hansen, Donald A.</b> , (E.A.), A S Hansen Inc, 1700 Lincoln, Suite 3303, Denver CO 80203 303/831-7100	1982	<b>Hardin, Robert B.</b> , (F.S.A.), Department Manager, Standard Insurance Co, PO Box 711, Portland OR 97207 503/227-8694	1979
<b>Hansen, Eric Main</b> , (M.C.A., A.S.A., E.A.), Consulting Actuary, Howard Johnson & Co, 1001 SW 5th Avenue, Suite 803, Portland OR 97204 503/241-0220	1980	<b>Harding, Carol S.</b> , (A.S.A., E.A.), Consulting Actuary, Value Planning Inc, PO Box 287, Zionsville IN 46077 317/875-0881	1979
<b>Hansen, Gregory D.</b> , (A.S.A., E.A.), Consultant, A S Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1984	<b>Harding, George W.</b> , (F.S.A.), President, Value Planning Inc, Box 287, Zionsville IN 46077 317/875-0881	1966
<b>Hansen, Janet Cummings</b> , (E.A.), Alexander & Alexander Inc, 2 Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3062	1977	<b>Harding, John H.</b> , (F.S.A.), Vice Chairman of the Board, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3520	1965
<b>Hansen, Lawrence R.</b> , (F.S.A.), Vice President & Actuary, Aid Insurance Co, 701 Fifth Avenue, Des Moines IA 50309 515/280-4327	1979	<b>Harding, John W.</b> , (F.S.A.), Manager, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1979
<b>Hansen, Paul E.</b> , (F.S.A.), Consultant, 3615 Ridgemont Court SE, Grand Rapids MI 49508 616/942-9121	1979	<b>Harding, Keith J.</b> , (A.S.A.), President, Royal Life, Canada, 277 Lakeshore Road East, Oakville ON Canada L6J 1H9 416/842-6200	1976
<b>Hansen, Reuben G.</b> , 4318 North Keeler, Chicago IL 60641	1966	<b>Harding, Thomas C.</b> , (A.S.A.), Associate Actuary, American Family Life, Assur Co of Columbus, PO Box 1459, Columbus GA 31999 404/328-3431	1979
<b>Hansen, Robert A.</b> , (F.S.A.), Associate Actuary, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-6882	1982	<b>Hardison, Joe W.</b> , (F.S.A.), Vice President & Actuary, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5682	1966
<b>Hansen, Thomas D.</b> , (E.A.), Pension Actuary, Hansen & Associates, 10950 Grandview, Suite 120, Building 34, Overland Park KS 66210 913/451-3733	1976	<b>Hardy, Howard R.</b> , (F.C.A.S.), Second Vice President & Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6596	1972
<b>Hanson, H Donald</b> , (F.C.A.S.), Senior Vice President / Actuary, Zurich-American Insurance Companies, 231 North Martingale Road, Schaumburg IL 60196 312/843-6500	1967	<b>Hardy, Leslee S.</b> , (A.S.A., E.A.), Actuary, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #100, Austin TX 78731 512/346-1590	1984
<b>Hanson, J Ross</b> , (F.C.A., F.S.A., E.A.), Vice President & Actuary, The Evergreen Group Inc, 13 East 69th Street, Suite 1A, New York NY 10021 212/861-3350	1965	<b>Hardy, Thomas E.</b> , (F.S.A.), Director & Assistant Group Actuary, John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/421-6717	1980
<b>Hanson, Jeffrey L.</b> , (F.C.A.S.), Senior Actuarial Assistant, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6379	1983	<b>Harker, Carlton</b> , (F.S.A., E.A.), President, AIMS Consulting Services Inc, Box 11107, Winston-Salem NC 27116 919/748-9110	1965
<b>Hanson, Kathleen</b> , (E.A.), Senior Actuarial Consultant, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5163	1982	<b>Harkin, Denis B.</b> , (A.S.A.), Associate Actuary, Montlife Corporation, 500 Park Boulevard, Itasca IL 60143 312/773-3456	1985
<b>Hanson, Peter M.</b> , (F.S.A., E.A.), American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1973	<b>Harkness, Paul T. Jr.</b> , (F.S.A.), 8 Sargent Street, Ellsworth ME 04605	1965
<b>Hanson, Richard L.</b> , (A.S.A., E.A.), Actuary, Life & Individual Health, Federated Mutual Insurance Co, 129 East Broadway, Owatonna MN 55060 507/455-5431	1976	<b>Harlin, James L.</b> , (F.S.A.), Vice President & Actuary, Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5302	1979
<b>Hapke, Alan J.</b> , (F.C.A.S.), Assistant Actuary, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7933	1983	<b>Harms, Dennis E.</b> , (A.S.A.), Assistant Vice President, Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-0027	1979
<b>Haraburda, Kent Walter</b> , (A.S.A.), J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6004	1980	<b>Harootunian, Charles J.</b> , (E.A.), Assistant Vice President, Group Pen Customer Servs, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-5028	1976
<b>Harack, John</b> , (A.C.A.S.), Consulting Actuary, 2429 Prospect Avenue, Evanston IL 60201 312/328-5374	1966	<b>Harper, Alfred B.</b> , (F.S.A.), Senior Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-2654	1966
<b>Harbertson, Dan A.</b> , (A.S.A.), President, APA Inc, Five Triad Center, Suite 550, Salt Lake City UT 84180 801/322-3502	1980	<b>Harper, Goldwyn Bertrand</b> , (A.S.A.), Employee Benefit Actuarial Analyst, Aluminum Company of America, 1501 Alcoa Building, Pittsburgh PA 15219 412/553-3912	1984

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<b>Harper, Jeffrey C.</b> , (F.S.A.), Tillinghast Nelson & Warren, 815 South Main, IBM Building - Suite 200, Jacksonville FL 32207 904/398-5661	1979	<b>Harrison, Cheryl Jean</b> , (A.S.A.), <i>Actuarial Consultant</i> , Lincoln National Life Insurance Co, Box 1110, Fort Wayne IN 46804 219/427-3973	1984
<b>Harrell, David E.</b> , (E.A.), <i>Chairman</i> , ECS Inc, 1016 Oak Street, Jacksonville FL 32204 904/354-3785	1976	<b>Harrison, David C.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/241-3638	1984
<b>Harrigan, Harold F.</b> , (F.S.A.), 711 A Heritage Village, Southbury CT 06488	i 1965	<b>Harrison, George E.</b> , (A.S.A.), <i>Assistant Actuary</i> , INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19101 215/241-3173	1984
<b>Harrington, Donald P.</b> , (F.S.A., E.A.), <i>Corporate Vice President</i> , American Telephone & Telegraph Co, 550 Madison Avenue, Room 1022, New York NY 10022 212/605-7800	1967	<b>Harrison, Graham A.</b> , (F.S.A., E.A.), <i>Assistant Vice President &amp; Actuary</i> , Fred. S James & Co, Public Ledger Building, Philadelphia PA 19106 215/928-4629	1979
<b>Harrington, Inger Saller</b> , (F.S.A.), <i>Associate Actuary</i> , CIGNA Corp, Three Deer Run Road, Farmington CT 06032 203/677-8141	1980	<b>Harrison, James C.</b> , (F.S.A., A.C.A.), <i>Vice President &amp; Chief Actuary</i> , Atlanta Life Insurance Co, 100 Auburn Avenue NE, Atlanta GA 30303 404/659-2100	1968
<b>Harrington, Jan R.</b> , (F.C.A., A.S.A., E.A.), <i>Reviewing Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1978	<b>Harrison, Jay I.</b> , (E.A.), <i>Insurance Agent, Pension &amp; Profit Sharing</i> , Equitable Life & Financial Service, 16375 Northeast 18th Avenue, Suite 200, N Miami Beach FL 33162 305/940-6206	1981
<b>Harrington, John Michael</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Kansas City Life Insurance Co, 3520 Broadway, Box 139, Kansas City MO 64141 816/753-7000	1982	<b>Harrison, R Scott</b> , (E.A.), <i>President</i> , Polycomp Administrative Services, 6301 Owensmouth Avenue, Suite 308, Woodland Hills CA 91367 213/716-0111	1976
<b>Harrington, Timothy M.</b> , <i>Assistant Actuary</i> , Blue Cross/Blue Shield of Massachusetts, 100 Summer Street, Boston MA 02110 617/956-2567	1984	<b>Harrison, Richard W.</b> , (A.S.A.), <i>Director Electronic Systems</i> , State Farm Life Insurance Co, One State Farm Plaza, B-2, Bloomington IL 61701 309/766-6066	1980
<b>Harris, Bertha L.</b> , (F.S.A.), 43 Guinard Drive, Watchung NJ 07060	i 1965	<b>Harrison, Stephen A.</b> , (A.S.A.), <i>Actuary</i> , American Investors Life Insurance Co, 415 SW 8th Street, Topeka KS 66601 913/232-6945	1982
<b>Harris, Carl M.</b> , (A.S.A.), <i>Vice President</i> , Vulcan Life Insurance Co, 105 Vulcan Road, Birmingham AL 35209 205/942-2011	1982	<b>Harrold, David A.</b> , (A.S.A.), <i>Assistant Director, Asset Management &amp; Pension</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-1573	1979
<b>Harris, Daniel S.</b> , (A.S.A., E.A.), <i>Manager</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1966	<b>Harrold, Steven A.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, Tower Place - Suite 2000, 3840 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1972
<b>Harris, Darryl L.</b> , (F.S.A.), <i>Associate Actuary-Corporate</i> , Life Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5646	1981	<b>Hart, Gilbert W.</b> , (A.S.A.), <i>Assistant Vice President</i> , North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8475	1984
<b>Harris, David L.</b> , (E.A.), <i>Consulting Actuary</i> , Employee Benefits Inc, 8740 North Kendall Drive, Suite 218, Miami FL 33176 305/279-3535	1976	<b>Hart, Paul C.</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Actuary</i> , Management Compensation Group, 4640 SW Macadam Avenue, Suite 250, Portland OR 97201 503/226-1421	1971
<b>Harris, David M.</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/593-3777	1984	<b>Hart, W Van Buren, Jr.</b> , (F.C.A.S.), 54 Fisk Drive, Newington CT 06111 203/666-4742	i 1965
<b>Harris, Kenneth I.</b> , (A.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/587-5230	1976	<b>Harthorn, Don L.</b> , (E.A.), <i>Consultant</i> , The Wyatt Company, 200 First National Building, Detroit MI 48236 313/961-5485	1979
<b>Harris, Meredith A.</b> , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7845	1984	<b>Hartley, Eleanor S.</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/593-3703	1982
<b>Harris, Ronald G.</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1981	<b>Hartman, Ayleene G.</b> , (A.S.A.), <i>Senior Actuarial Associate</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1984
<b>Harris, Samuel D.</b> , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 1100 Superior Avenue NE, Suite 501 - Diamond Shamrock, Cleveland OH 44114 216/781-7634	1979	<b>Hartman, David G.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Chubb Group of Insurance Companies, PO Box 1615, 15 Mountain View Road, Warren NJ 07061 201/580-2400	1972
<b>Harris, Seymour H.</b> , (F.C.A., F.S.A., E.A.), 18002-134th Avenue, Sun City West AZ 85375	i 1965	<b>Hartman, Gerald R.</b> , (F.C.A.S.), Temple University, School of Business 006-00, Philadelphia PA 19122 215/787-8456	1968
<b>Harris, Timothy F.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , The Reliable Life Insurance Corp, 231 West Lockwood Avenue, St Louis MO 63119 314/968-4900	1977		
<b>Harris, Timothy J.</b> , (E.A.), <i>Senior Consultant</i> , Prudential Asset Management Co, 5800 Canoga Avenue, Woodland Hills CA 91367 818/992-2265	1981		

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<b>Hartman, Thomas K.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Donald F Campbell, 221 North La Salle Street, Suite 3117, Chicago IL 60601 312/782-1335	1980	<b>Hause, Christopher H.</b> , (A.S.A.), Senior Vice President / Actuary, Individual Assurance Co, 313 East 16th Street, Kansas City MO 64108 816/842-8842	1982
<b>Hartman, Willard A.</b> , (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	<b>Hauser, Frederick P.</b> , (F.S.A.), Vice President & Controller, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5096	1968
<b>Hartmann, Jeffrey F.</b> , (F.S.A., A.C.A., E.A.), Vice President, Mitchell & Hartmann Inc, 13400 Riverside Drive, Sherman Oaks CA 91423 818/907-6800	1975	<b>Hauser, Harold</b> , (F.S.A., E.A.), PO Box 150, Glen Ridge NJ 07028 201/743-3424	1965
<b>Hartnedy, John A.</b> , (F.S.A., E.A.), Senior Vice President & Chief Actuary, First Pyramid Life Insurance Co, PO Box 2941, Little Rock AR 72203 501/224-8900	1969	<b>Hausmann, James C.</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3244	1983
<b>Hartsough, Keith E.</b> , (F.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 133 Peachtree Street, 3500 Georgia Pacific Center, Atlanta GA 30303 502/561-4607	1984	<b>Haver, Robert W.</b> , (F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6048	1968
<b>Hartt, Bernard E.</b> , (F.C.A., F.S.A., E.A.), Buck Consultants Inc, 55 West Monroe, Suite 1700, Chicago IL 60603 312/332-2285	1977	<b>Hawke, James S.</b> , (F.S.A.), Vice President & Associate Actuary / Valuation, Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221 214/653-2717	1980
<b>Hartwell, Kenneth W.</b> , (A.S.A.), Vice President & Actuary, Midwestern United Life Insurance Co, PO Box 929, Fort Wayne IN 46801 219/432-1551	1985	<b>Hawkins, David M.</b> , (A.S.A.), Consulting Actuary, G Eugene Hawkins & Associates, Consulting Actuaries, PO Box 5782, Richardson TX 75080 214/234-4764	1984
<b>Hartwell, Ward J.</b> , (E.A.), 10601 Cedar Island Road, Union Lake MI 48085	i 1965	<b>Hawkins, George K. Jr.</b> , (F.S.A.), Senior Vice President & Actuary, Plan Services Inc, 3501 Frontage Road, PO Box 30098, Tampa FL 33630 813/870-6600	1975
<b>Harvey, Robert</b> , (F.S.A.), 56 Midwood Terrace, Madison NJ 07940	i 1965	<b>Hawkins, Gilbert Eugene</b> , (F.S.A., E.A.), Consulting Actuary, Hawkins & Associates, Consulting Actuaries, PO Box 5782, Richardson TX 75080 214/234-4764	1966
<b>Harwayne, Frank</b> , (F.C.A.S.), Consulting Actuary, 18 A East Hills Drive, Somers NY 10589 914/276-2322	1965	<b>Hawkins, Joseph D.</b> , President, Continental Bankers Life Insurance, 4835 LBJ Freeway, Suite 525, Dallas TX 75240 214/934-3332	1970
<b>Harwood, Catherine Barnes</b> , (A.C.A.S.), Associate Actuary, United Services Auto Association, USAA Building, San Antonio TX 78288 512/690-2300	1983	<b>Hawkinson, Scott A.</b> , (A.S.A.), Staff Actuary, IDS Life Insurance Company, IDS Tower, Minneapolis MN 55474 612/372-3188	1985
<b>Haseltine, Douglas S.</b> , (F.C.A.S.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7514	1975	<b>Hawley, Douglas N.</b> , (F.S.A.), Insurance Consultant, Doug Hawley Insurance Consultant, 13 Council Crest Drive, Corte Madera CA 94925 415/924-4645	1978
<b>Haskell, Gayle E.</b> , (F.C.A.S.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3171	1984	<b>Hawley, Sharon S.</b> , (A.S.A., E.A.), Consultant, A.S Hansen Inc, 900 Larkspur Landing Circle, Suite 155, Larkspur CA 94939 415/461-6170	1982
<b>Haskins, Charles R.</b> , (F.S.A.), Vice President & Actuary, Amoco Life Insurance Co, 306 South 15th Street, Omaha NE 68102 402/344-4500	1978	<b>Hawn, Jerry M.</b> , (E.A.), Consultant, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1970
<b>Hasselmeier, A G.</b> , (A.S.A.), Senior Vice President & Actuary, The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1979	<b>Haws, Robert Samuel</b> , (F.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5977	1985
<b>Hatch, Gerald A.</b> , (A.S.A.), Microcomputer Consultant, Transamerica Occidental Life, Reinsurance Department - T-15, 1150 South Olive Street, Los Angeles CA 90015 213/741-5592	1979	<b>Haya, Avner</b> , (F.S.A., E.A.), Senior Executive Vice President, The Orly Cos Inc, PO Box 3457, Cherry Hill NJ 08034 609/779-2529	1965
<b>Hatfield, Robert W.</b> , (F.S.A.), Associate Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7506	1979	<b>Hayataka, Hiro</b> , (A.S.A.), 9141 Kings Colony Road, Jacksonville FL 32217	1966
<b>Hauboldt, Richard Harvey</b> , (A.S.A.), Associate Actuary, Milliman & Robertson Inc, 15700 West Bluemound Road, Brookfield WI 53005 414/784-2250	1982	<b>Hayden, Virgil O.</b> , (F.S.A., E.A.), 314 Pable Road, Ponte Vedra Beach FL 32082	i 1965
<b>Haugh, Charles J.</b> , (F.C.A.S.), Noble Building, 705 New Britain Avenue, Hartford CT 06106	i 1965	<b>Hayer, Harry W.</b> , (E.A.), Actuarial Consultant, William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6447	1976
<b>Hauke, William V.</b> , (F.S.A.), Vice President, American Chambers Life Insurance Co, 621 East Butterfield Road, Suite 210, Lombard IL 60148 312/960-4120	1965	<b>Hayes, Mark D.</b> , (F.S.A., E.A.), American Life Insurance Co, Box 2226, Wilmington DE 19899 302/428-3868	1981
		<b>Hayes, Rea B.</b> , (F.S.A.), 5550 East Galbraith Road, Cincinnati OH 45236 513/984-4939	i 1965
		<b>Hayne, Roger M.</b> , (F.C.A.S.), Consulting Actuary, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144	1980

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<b>Haynes, Garry L.</b> , (M.C.A., A.S.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, Suite 2200, New York NY 10121 212/279-4400	1980	<b>Heavilin, David C.</b> , (A.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/831-3218	1979
<b>Haynes, Roscoe</b> , (A.S.A., E.A.), <i>Actuary</i> , Altman & Brown Inc, Corporate Plaza East #502, Washington Avenue Extension, Albany NY 12203 518/869-1409	1983	<b>Hebel, George J. Jr.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Scor Re Life Insurance Co, Box 220010, Dallas TX 75222 214/869-6300	1980
<b>Hays, Michael D.</b> , (F.S.A., E.A.), <i>Second Vice President / Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979	<b>Hecht, David C.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8784	1966
<b>Hayward, Gregory L.</b> , (A.C.A.S.), <i>Associate Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, E-7, Bloomington IL 61701 309/766-3568	1985	<b>Heck, Kenneth M.</b> , (F.S.A.), <i>Actuary</i> , Insurance Department of Iowa, Lucas State Office Building, Des Moines IA 50319 515/281-5880	1983
<b>Hazam, William J.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , 1 Summit Drive, Apartment 31, Reading MA 01867 617/944-2974	1965	<b>Heckman, Philip E.</b> , (A.C.A.S.), <i>Statistical Research Analyst</i> , CNA Insurance Companies, CNA Plaza, 38S, Chicago IL 60685 312/822-6927	1979
<b>Hazelcorn, Abraham</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , American Mayflower Life Insurance, 342 Madison Avenue, New York NY 10173 212/949-9090	1965	<b>Hedford, Thomas O.</b> , (F.S.A., E.A.), <i>Vice President</i> , Pacific Heritage Assurance Co, 111 SW Columbia Street, PO Box 1020, Portland OR 97207 503/221-6716	1971
<b>Hazlett, Glen A.</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Boston Place, Suite 2910, Boston MA 02108 617/523-6200	1981	<b>Hedin, Elmer R.</b> , 640 Memory Court SE, Olympia WA 98503 206/456-2104	1970
<b>Hazlett, Richard F. S.</b> , (F.C.A., F.S.A., F.A.), 54 Daniel Drive, PO Box 42 - SS #3, Fredericton NB Canada E3B 5W9 506/455-6195	1965	<b>Heeb, Roland K.</b> , (A.S.A.), <i>Staff Actuary</i> , Blue Cross/Blue Shield of the Natl Capital Area, 550 12th Street SW, Washington DC 20024 202/479-8309	1979
<b>Head, Alden L.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5000	1968	<b>Heer, E LeRoy</b> , (F.C.A.S.), <i>Vice President &amp; Corporate Actuary</i> , W R Berkley Corporation, 165 Mason Street, PO Box 2518, Greenwich CT 06836-2518 203/629-2880	1969
<b>Head, Glenn O.</b> , (F.S.A., A.C.A.S.), <i>Chairman &amp; Treasurer</i> , First Investors Consolidated Corp, 120 Wall Street, New York NY 10005 212/208-6060	1965	<b>Heezen, Donald C.</b> , (E.A.), <i>Vice President &amp; Chief Actuary</i> , Howard E Nyhart Co Inc, PO Box 88187, Indianapolis IN 46208 317/923-2391	1985
<b>Head, Thomas F.</b> , (A.C.A.S.), <i>Consulting Actuary</i> , Professional Actuarial Services, 12 Bounty Road West, Fort Worth TX 76132 817/731-2351	1971	<b>Hegarty, George F.</b> , (E.A.), <i>Senior Consulting Actuary</i> , Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440	1971
<b>Healey, Ralph J.</b> , (F.S.A., E.A.), <i>Vice President, Group &amp; Pension</i> , Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1966	<b>Heiberg, Charles Henry</b> , (A.S.A.), <i>Actuarial Supervisor</i> , SAFECO Life Insurance Co, SAFFCO Plaza, Seattle WA 98185 206/545-5378	1982
<b>Healy, David H.</b> , (F.S.A., M.C.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3558	1979	<b>Heibert, Ronald G.</b> , (F.S.A.), <i>Director, Individual Life Ins Product Development</i> , Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/861-3600	1980
<b>Hearn, Vincent W.</b> , (A.C.A.S.), <i>Insurance Examiner</i> , Department of Defense, Defense Logistics Agency, 201 Varick Street, New York NY 10014-4811 212/807-3527	1972	<b>Heider, Michael J.</b> , (F.S.A.), <i>Actuary</i> , Farm Family Life Insurance Co, PO Box 656, Albany NY 12201 518/436-9751	1978
<b>Hearst, John E.</b> , (F.S.A., E.A.), The CSI Group Inc, 9425 Stenton Avenue, Philadelphia PA 19118 215/248-9425	1965	<b>Heidorn, Frederick N.</b> , (A.S.A., E.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000	1980
<b>Heaston, Gary A.</b> , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261 804/285-7385	1977	<b>Heidorn, Howard W. Jr.</b> , (A.S.A.), <i>Associate Actuary</i> , Constitution Life Insurance Co, 325 West Touhy Avenue, Park Ridge IL 60068 312/825-0900	1980
<b>Heath, Roger R.</b> , (F.S.A., M.C.A.), Tillinghast Nelson & Warren, One Lakeway Center, 3900 North Causeway Boulevard, Metairie LA 70002 504/835-2264	1979	<b>Heilmann, Arvin L.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-5050	1972
<b>Heaton, Gerald D.</b> , (E.A.), <i>Senior Actuary</i> , Smith Everett & Associates Inc, 418 University Building, Syracuse NY 13201 716/853-1813	1983	<b>Heim, Len</b> , (F.S.A.), <i>Vice President &amp; Assistant Actuary</i> , American Foundation Life Insurance, PO Box 2606, Birmingham AL 35202 205/879-9230	1983
<b>Heau, Thomas</b> , (F.S.A., E.A.), <i>Group Pension Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/480-2568	1979	<b>Heindel, Stephen</b> , (A.S.A., E.A.), <i>Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3223	1979
		<b>Heins, John K.</b> , (A.S.A.), <i>Bankers Life &amp; Casualty Co</i> , 4444 West Lawrence-Actuarial, Chicago IL 60630	1985
		<b>Heintzberger, Edward H.</b> , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204 503/241-8307	1978

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<b>Heintzberger, Henry J.</b> , (A.S.A.), Heintzberger & Associates, 519 Alhambra Road, San Mateo CA 94402 415/348-0258	1966	<b>Hendee, Peter G.</b> , (F.S.A., E.A ), Assistant Vice President & Associate Actuary, Volunteer State Life Insurance Co, Box 1369, Chattanooga TN 37401 615/756-2887	1981
<b>Heitzman, Robert E. Jr.</b> , (F.C.A., F.S.A., F.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976	<b>Henderson, Douglas M.</b> , (F.S.A., E.A.), Herget & Company Inc, 4901 NW 17th Way, Suite 605, Ft Lauderdale FL 33309 305/491-8862	1976
<b>Hekman, Paul A.</b> , (F S A.), Senior Vice President & Chief Actuary, The Capitol Life Insurance Co, 1600 Sherman Street, Denver CO 80203 303/861-4065	1979	<b>Henderson, Robert F.</b> , (E.A.), Consulting Actuary, Miller Mason & Dickenson Inc, Box 867, One First Avenue, Conshohocken PA 19428 215/834-2153	1980
<b>Held, Gene.</b> , (F.S.A.), Associate Actuary, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/655-5214	1978	<b>Hendrickson, Alton P.</b> , (A S.A., E.A.), Consulting Actuary, Hendrickson & Associates Inc, 6th & Last Chance Gulch, Suite 604 - Power Block, Helena MT 59624 406/442-5222	1976
<b>Hele, John C R.</b> , (F.S.A.), Assistant Actuary, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-7694	1983	<b>Hendrickson, Joel C.</b> , (A.S.A , F.A.), Principal, GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 818/990-4030	1983
<b>Helpgott, Leonard K.</b> , (F S A.), Actuary, Equitable Life Assurance Society, 2 Penn Plaza, New York NY 10121 212/714-4686	1979	<b>Henkes, Joseph P.</b> , (A C.A S ), Vice President & Casualty Actuary, Balboa Insurance Group, 620 Newport Center Drive, Newport Beach CA 92660 714/759-7907	1980
<b>Heller, Lawrence A.</b> , (A.S.A., E.A.), Administrative Consultant, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1982	<b>Henne, Richard E.</b> , 479 Larchlea Drive, Birmingham MI 48009	1965
<b>Heller, Michael.</b> , (F S A., E A ), Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5306	1977	<b>Hennessy, Mary E Rowland.</b> , (F C.A.S.), Consulting Actuary, Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6315	1980
<b>Hellman, Gabriel M.</b> , (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	<b>Henning, Thomas E.</b> , (A.S.A.), Assistant Actuary, National Liberty Corp, Liberty Park, Frazer PA 19355 215/648-5779	1984
<b>Helmke, Larry Lee.</b> , (A.S.A., E.A.), Towers Perrin Forster & Crosby, One Mercantile Center, Suite 3620, St Louis MO 63101 314/621-6705	1982	<b>Henningsen, Victor E.</b> , (F S.A ), 6019 N Berkeley Blvd, Milwaukee WI 53217	1965
<b>Helms, Richard L.</b> , (F S.A., E A .), Associate Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5493	1977	<b>Hennington, Howard H.</b> , (F S.A., E.A ), 50 North Porchuck Road, Greenwich CT 06830 203/869-8018	1965
<b>Helphand, Ben J.</b> , (F S A ), 1321 Keel Drive, Corona DelMar CA 92625	1965	<b>Henry, Dennis R.</b> , (F.C.A.S.), Assistant Vice President, General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1423	1980
<b>Heltman, Robert C.</b> , 228 Kainer Avenue, Barrington IL 60010 312/381-5389	1968	<b>Henry, Russell,</b> (F.S.A., E.A ), Vice President, Group Actuary, Pan-American Life Insurance Co, 601 Poydras Street, New Orleans LA 70130 504/566-3315	1966
<b>Helton, James T.</b> , (A.S.A.), Senior Actuarial Associate, Provident Life & Accident Insurance, Fountain Square, Chattanooga IN 37402 615/755-1949	1984	<b>Henry, Walter P.</b> , (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
<b>Helwig, David S.</b> , (F S.A.), Associate Actuary, Blue Cross/Blue Shield of Virginia, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7070	1982	<b>Hepokoski, Peter.</b> , (F S.A.), Vice President & Investment Actuary, Washington Square Capital Inc, 512 Nicollet Mall, Minneapolis MN 55402 612/372-5427	1974
<b>Helwig, Dawn E.</b> , (F.S.A ), Assistant Vice President & Associate Actuary, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/407-8030	1980	<b>Herbert, Robert F. Jr.</b> , (F S.A.), Consulting Actuary, The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1973
<b>Hemker, Bernard L.</b> , (F A ), Midwest Pension Actuaries Inc, 30640 12 Mile Road, Farmington Hills MI 48018 313/851-4810	1978	<b>Herchenroether, Richard.</b> , (F S.A., E.A ), Consulting Actuary, PO Box 99846, Pittsburgh PA 15233 412/321-1158	1979
<b>Hemme, Rex D.</b> , (F.S.A.), Consulting Actuary, Forecast Consultants Inc, 4345 Sigma Road, Dallas TX 75234 214/233-1192	1979	<b>Herder, John.</b> , (F.C.A.S.), Associate Actuary, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7951	1980
<b>Hemphill, Aaron Grant, III.</b> , (F.S.A ), Vice President, John Deere Life Insurance Co, 110 North East Street, Jacksonville IL 62651 217/245-9531	1978	<b>Herget, R Thomas.</b> , (F S.A., A.C.A.), Senior Vice President, PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670	1980
<b>Hemrich, Robert F.</b> , (F C A , E.A.), 1616 Hinson Street, Las Vegas NV 89102	1970	<b>Herington, Dohn R.</b> , (A.S.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1981
<b>Hemstead, Robert J.</b> , (F.C.A.S , F.S.A.), Senior Systems Analyst, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5103	1975	<b>Herman, F Lee.</b> , 203 Ivanhoe Way, Bloomington IL 61701 309/662-3964	1966
<b>Henck, Douglas C.</b> , (F S A ), Vice President, Aetna Life & Casualty, 151 Farmington Avenue, International Ins Operers - D226, Hartford CT 06156 203/273-8366	1983		

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<b>Herman, Joan Elizabeth</b> , (F.S.A.), Vice President, Group Underwriting, Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441	1983	<b>Hester, Richard S, Sr.</b> , (F.S.A., E.A.), President, Hester & Hester Inc, 233 East Delavan Avenue, Newark NJ 07104 201/481-3394	1965
<b>Herman, Morey L</b> , (A.S.A.), Associate Actuary, Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1982	<b>Hettger, Henry J</b> , Three Palms Pointe #302E, 420 64th Avenue, St Petersburg FL 33706 813/360-2052	i 1967
<b>Herman, Randall Paul</b> , (A.S.A.), Senior Consultant, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1984	<b>Heuer, Wayne F</b> , (A.S.A.), Actuarial Associate, CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1979
<b>Herman, Sanford B</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	<b>Heuss, Susan P</b> , (E.A.), Actuary, Samuel J Savitz & Associates Inc, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930	1983
<b>Herman, Steven C</b> , (F.C.A.S), Actuary, Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-6782	1979	<b>Hevert, William T</b> , 1351 Bayshore Drive, Fort Pierce FL 33450	i 1966
<b>Hermann, John A</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 1900 Three Mellon Bank Center, Philadelphia PA 19102 215/587-5242	1975	<b>Hewitt, Charles C, Jr.</b> , (F.C.A.S.), 290-A Heritage Hills, Somers NY 10589 914/276-2617	1965
<b>Hermes, Thomas M</b> , (F.C.A.S., F.C.A.), Consulting Actuary, Tillinghast Nelson & Warren, One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1977	<b>Hewitt, David L</b> , (F.C.A., E.A.), Senior Vice President, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2468	1965
<b>Herr, Timothy J</b> , (A.S.A.), Actuarial Associate, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5504	1982	<b>Hewitt, John E</b> , (F.S.A.), Vice President-Reinsurance, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2410	1967
<b>Herrington, J Alan</b> , (F.S.A.), Actuary, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1979	<b>Heyde, Ernest R</b> , (F.S.A., E.A.), 140 Cabrini Boulevard, Apt 109, New York NY 10033	i 1965
<b>Herrington, Walt N</b> , (F.S.A.), Assistant Actuary, Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422	1982	<b>Hezzelwood, William L</b> , (F.S.A.), Second Vice President, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3117	1977
<b>Herrle, Gregory N</b> , (F.S.A.), Actuary, Milliman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1982	<b>Hiatt, Charles E</b> , (E.A.), Consulting Actuary, TSP Associates Inc, 122 South Robertson Blvd, Los Angeles CA 90048 213/278-9030	1968
<b>Hertel, Gary W</b> , (F.S.A., E.A.), Vice President - Pensions & Group Life, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1979	<b>Hibberd, William J</b> , (F.C.A.S.), Secretary & Associate Actuary, Royal Insurance Company, 150 William Street, New York NY 10038 212/553-4225	1981
<b>Hertz, Douglas N</b> , (F.S.A.), Second Vice President/Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979	<b>Hickey, John C</b> , (F.S.A., M.C.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976
<b>Herzfeld, John</b> , (F.C.A.S.), Assistant Vice President & Actuarial Manager, American Mutual Companies, Quannapowitt Parkway, Wakefield MA 01880 617/245-6000	1979	<b>Hickman, Herbert W</b> , (F.S.A.), Vice President & Associate Actuary, Prudential Insurance Company, Group & Financial Servs Office, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8103	1965
<b>Herzog, Austin L</b> , (F.A.), Actuary, Ebasco Risk Management, 2 World Trade Center, New York NY 10048 212/839-1377	1976	<b>Hickman, James C</b> , (F.S.A., A.C.A.S., E.A.), Dean School of Business, University of Wisconsin, 1155 Observatory Drive, Madison WI 53706 608/262-1893	1965
<b>Herzog, Thomas N</b> , (A.S.A.), Chief Actuary, Department of Housing & Urban Development, 451 7th Street SW, Room 9138, Washington DC 20024 202/755-5880	1983	<b>Hickman, S Martin</b> , (F.S.A.), President, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6818	1965
<b>Hess, Albert L</b> , (F.S.A., E.A.), Associate Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1973	<b>Hickman, Steven M</b> , (A.S.A.), Actuarial Consultant, Lincoln National Life Insurance Co, 1300 South Clinton, Box 2266, Fort Wayne IN 46801 219/427-4667	1984
<b>Hess, Mason E</b> , (A.S.A., E.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1970	<b>Higgins, Barbara</b> , (F.C.A.S.), Actuary & Manager, Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-6746	1979
<b>Hess, Morton B</b> , (F.S.A.), Supervising Actuary, New York State Department of Civil Service, State Campus Building One, Albany NY 12239 518/457-3223	1968	<b>Higgins, Edward A</b> , (A.S.A.), Manager of Product Research, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3530	1966
<b>Hess, Robert J</b> , (F.C.A., A.S.A., E.A.), Chief Actuary, Halliwell & Associates Inc, The Century Building, 130 17th Street - Suite 300, Pittsburgh PA 15222 412/288-0822	1966	<b>Higgins, Joseph C</b> , (A.S.A.), Vice President, Keystone State Life Insurance Co, Center Plaza, 101 North Broad Street, Philadelphia PA 19107 215/751-0020	1982
		<b>Hightower, Edwin E</b> , (F.S.A.), Vice President & Actuary, Government Personnel Mutual Life, PO Box 32266, San Antonio TX 78284 512/341-6161	1975

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<b>Higley, David L.</b> , (F.S.A.), <i>Corporate Actuary, Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000</i>	1979	<b>Hinchliff, Timothy A.</b> , (F.S.A.), <i>Actuary, Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306 515/245-6727</i>	1971
<b>Higley, Thomas D.</b> , (F.S.A.), <i>Associate Actuary, Bankers Life Insurance of Nebraska, 5900 O Street, Lincoln NE 68510 402/467-1122</i>	1979	<b>Hineman, Harry</b> , (A.C.A.), <i>President, Halo Incorporated, 10457 Orchard Park, Indianapolis IN 46280 317/846-2163</i>	i 1966
<b>Hilbrink, David A.</b> , (F.S.A.), <i>Assistant Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6170</i>	1981	<b>Hinkle, Alan F.</b> , (F.S.A.), <i>Assistant Vice President &amp; Individual Actuary, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5033</i>	1979
<b>Hildenbrand, Stephen G.</b> , (F.S.A.), <i>Actuary, Milliman &amp; Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644</i>	1980	<b>Hinkle, Timothy C.</b> , (F.S.A.), <i>Actuary, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-7837</i>	1972
<b>Hiles, Andrew H.</b> , (A.S.A.), <i>Assistant Actuary, Pilot Life Insurance Co, Box 20727, Greensboro NC 27420 919/299-4720</i>	1984	<b>Hinrichs, Peter A.</b> , (F.S.A.), <i>Vice President, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4357</i>	1970
<b>Hilger, Thomas C.</b> , (A.S.A.), <i>Actuarial Assistant, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721</i>	1982	<b>Hinsch, William P.</b> , (A.C.A.), <i>Consultant, W P Hinsch &amp; Associates, 9901 I H 10 West, Suite 764, San Antonio TX 78230 512/342-5297</i>	i 1966
<b>Hill, Charles A., Jr.</b> , (F.S.A.), <i>Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411</i>	1979	<b>Hinsdale, Kenneth P.</b> , (F.S.A., E.A.), <i>Senior Vice President/Actuary, Jefferson Standard Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2430</i>	1965
<b>Hill, Craig M.</b> , (A.S.A.), <i>Senior Consultant, Peat Marwick Mitchell &amp; Co, 225 Peachtree Street NE, Suite 2100, Atlanta GA 30043 404/577-3240</i>	1982	<b>Hintz, Gregory William</b> , (A.S.A.), <i>Associate Actuary, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244</i>	1981
<b>Hill, Edward T.</b> , (F.S.A.), <i>Senior Vice President, North American Life Assurance Co, 105 Adelaide Street West, Toronto ON Canada M5H 1R1 416/362-6011</i>	1968	<b>Hippen, David J.</b> , (A.S.A.), <i>Actuarial Associate, Transamerica Occidental Life, 1150 South Olive, T-910, Los Angeles CA 90015 213/742-3930</i>	1980
<b>Hill, Edwin E.</b> , (A.S.A.), <i>263M E Sierra Madre Blvd, Sierra Madre CA 91024 818/355-6624</i>	i 1966	<b>Hirko, George E.</b> , (A.S.A.), <i>Associate Actuary, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551</i>	1980
<b>Hill, George L.</b> , (F.S.A.), <i>61 Woodchester Drive, Weston MA 02193</i>	i 1965	<b>Hirsch, Jay D.</b> , (F.S.A., E.A.), <i>Vice President/Senior Actuary, William M Mercer-Meidinger Inc, Four Station Square, Suite 620, Pittsburgh PA 15219 412/261-0507</i>	1977
<b>Hill, J Stanley</b> , (F.S.A.), <i>70 Spruce Street, Mahtomedi MN 55115 612/426-2508</i>	i 1965	<b>Hirschkron, Gary W.</b> , (A.S.A., E.A.), <i>Management Compensation Group, 4640 SW Macadam, Suite 250, Portland OR 97201 503/226-1421</i>	1984
<b>Hill, Mark W.</b> , (F.S.A.), <i>56 Buckingham Street, Manchester CT 06040</i>	i 1965	<b>Hirst, Brian L.</b> , (F.S.A.), <i>Second Vice President, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000</i>	1979
<b>Hill, Michael R.</b> , (F.S.A., E.A.), <i>Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000</i>	1979	<b>Ho, Mimi S.</b> , (F.S.A., E.A.), <i>Consultant, Towers Perrin Forster &amp; Crosby, 1500 Market Street, Philadelphia PA 19102 215/569-6054</i>	1983
<b>Hill, Norman E.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Financial Officer, Associated Madison Companies, 200 Park Avenue, New York NY 10166 212/949-1742</i>	1965	<b>Ho, Yang</b> , (F.S.A.), <i>Associate Actuary, Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-4680</i>	1981
<b>Hill, Richard W.</b> , (F.S.A.), <i>Vice President and Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7671</i>	1965	<b>Hobart, Gary P.</b> , (A.C.A.S.), <i>Assistant Secretary, Royal Insurance Company, 150 William Street, New York NY 10038 212/553-3081</i>	1979
<b>Hill, Robert P.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary, Prudential Insurance Company, Actuarial Department, 3 Prudential Plaza, Newark NJ 07101 201/877-6874</i>	1970	<b>Hobbs, Alan</b> , (F.S.A.), <i>Assistant Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-1818</i>	1982
<b>Hill, Walter C.</b> , (F.S.A.), <i>128 Elm Avenue, Hackensack NJ 07601</i>	i 1965	<b>Hobbs, Edward J.</b> , (F.C.A.S.), <i>President, Orion Capital Corporation, Nine Farm Springs Drive, Farmington CT 06032 203/674-6600</i>	1965
<b>Hillhouse, James</b> , (A.S.A., E.A.), <i>Senior Vice President, Reed Stenhouse Associates Ltd, PO Box 279 - Royal Trust Tower, Toronto Dominion Centre, Toronto ON Canada M5K 1J5 416/868-5781</i>	1971	<b>Hoch, Ira J.</b> , (F.S.A.), <i>Actuary, Teachers Insurance &amp; Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5310</i>	1977
<b>Hillhouse, Jerry A.</b> , (F.C.A.S.), <i>Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2067</i>	1966	<b>Hoch, Standley H.</b> , (F.S.A.), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren, 241 Asylum Street, Hartford CT 06103 203/727-0018</i>	1984
<b>Hilliard, Clarence P.</b> , (A.S.A., E.A.), <i>Assistant Vice President, Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1610</i>	1976	<b>Hochheiser, Myron</b> , (F.S.A., E.A.), <i>Benefit Consultant, Buck Consultants Inc, 2 Pennsylvania Plaza, New York NY 10121 212/279-4400</i>	1966
<b>Hillman, James L.</b> , (F.S.A., E.A.), <i>Vice President, Benefit Payments Inc, 700 East Ogden Avenue, Westmont IL 60559 312/325-9470</i>	1976		

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<b>Hodes, Douglas M.</b> , (F.S.A.), Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010    212/578-5822	1980	<b>Hogue, Robert D.</b> , (F.S.A., E.A.), Senior Vice President - Administration, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510    402/467-7176	1972
<b>Hodges, H G</b> , (F.A.), Senior Vice President, Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106    215/629-9800	1976	<b>Hohaus, Reinhard A.</b> , (F.S.A.), Box 445, Greens Farms CT 06436    203/227-2323	1965
<b>Hodges, Stephen Paul</b> , (F.S.A.), Assistant Actuary, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216    614/227-8789	1985	<b>Hohertz, Robert D.</b> , (F.S.A.), Individual Administration, Vice President, General American Life Insurance Co, PO Box 14490, St Louis MO 63178    314/525-5351	1969
<b>Hodovick, Joseph</b> , (F.C.A., A.S.A., E.A.), Consulting Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226    313/961-5485	1968	<b>Hohman, Kenneth F.</b> , (F.S.A., F.A.), Consulting Actuary, Partner, Bryan Pendleton Swarts & McAllister, 876 Starks Building, Louisville KY 40202    502/589-2928	1982
<b>Hoeffner, Stephen J. Jr.</b> , (F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, PO Box 76851, Los Angeles CA 90076    213/480-6457	1981	<b>Hohmann, James E.</b> , (A.S.A.), Senior Consultant, Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601    312/938-1000	1982
<b>Hoffart, John L.</b> , (F.S.A., F.A.), 29285 Edgewood Road, San Juan Capistrano CA 92675    714/495-8180	1965	<b>Holcombe, Shepherd M.</b> , (F.C.A., F.S.A., E.A.), Chairman, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107    203/521-8400	1965
<b>Hoffman, Earl L.</b> , (F.S.A.), Assistant Vice President, Actuary, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440    612/372-5369	1979	<b>Holcombe, Willis C.</b> , (A.S.A., E.A.), President, Actech Inc, 8 Piedmont Center - Suite 310, 3525 Piedmont Road NE, Atlanta GA 30305    404/262-7185	1976
<b>Hoffman, Jeffrey S.</b> , (A.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114    216/696-8400	1982	<b>Holden, Douglas C.</b> , (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
<b>Hoffman, Richard H.</b> , (F.S.A.), Director, UFT Welfare Fund, 260 Park Avenue South, New York NY 10010	1965	<b>Holdredge, Wayne D.</b> , (A.C.A.S.), Assistant Vice President, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105    314/862-7611	1985
<b>Hoffman, Timothy J.</b> , (F.S.A.), Vice President - Life & Health Ins, Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265    515/225-5760	1979	<b>Holland, Daniel J.</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380    713/363-0456	1976
<b>Hoffmann, Arnold J.</b> , (A.S.A., F.A.), Actuarial Consultant, Alexander & Alexander Inc, Diamond Shamrock Tower, 717 North Harwood - 19th Floor, Dallas TX 75201    214/880-0321	1981	<b>Holland, David M.</b> , (F.S.A.), Executive Vice President & Chief Actuary, Munich American Reassurance Co, 56 Perimeter Center Fast, Atlanta GA 30346    404/394-5665	1973
<b>Hoffmann, Dennis E.</b> , (F.C.A.S.), President, John Deere Insurance Group Inc, John Deere Road, Moline IL 61265    309/752-8300	1974	<b>Holland, George W.</b> , (A.S.A., F.A.), Consulting Actuary, George Beram & Company Inc, 1163 Walnut Street, Newton Highlands MA 02161    617/965-0610	1982
<b>Hofmann, Helen</b> , (F.S.A., E.A.), Director, Corporate & Financial Services, Bankers Life & Casualty Co, 4444 Lawrence Avenue, Chicago IL 60630    312/777-7000	1981	<b>Holliday, Bob</b> , (A.S.A.), Assistant Vice President & Assistant Actuary, Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221    214/653-2711	1979
<b>Hofmann, Richard A.</b> , (A.C.A.S.), Assistant Actuary, Zurich-American Insurance Companies, 231 North Martingale Road, Fourth Floor, Schaumburg IL 60196    312/843-6464	1982	<b>Hollister, Jeanne M.</b> , (A.C.A.S.), Senior Actuarial Assistant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/273-7948	1985
<b>Hogan, Francis X.</b> , (A.S.A., E.A.), Senior Pensions Officer, International Monetary Fund, 700 19th Street NW, Room 6-320, Washington DC 20431    202/473-8223	1970	<b>Holloman, Stuart L.</b> , (A.S.A.), Actuarial Assistant, Bankers Life Insurance of Nebraska, 5900 O Street, Lincoln NE 68510    402/467-1122	1979
<b>Hogan, Joseph J.</b> , (F.S.A.), Vice President - Corporate Systems, Home Life Insurance Co, 253 Broadway, New York NY 10007    212/306-2798	1981	<b>Hollowbon, Anthony L.</b> , (F.S.A., E.A.), Vice President & Chief Actuary, Anchor National Life Insurance Co, Anchor Centre One, Camelback at 22nd Street, Phoenix AZ 85016    602/954-4043	1972
<b>Hogan, William V.</b> , (A.S.A.), Miller Mason & Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601	1982	<b>Holloway, Kirby W. Jr.</b> , (F.S.A.), Actuarial Director, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101    201/994-8203	1965
<b>Hogeman, George L.</b> , (F.S.A.), 22 Red Coat Lane, Greenwich CT 06830	i 1965	<b>Holloway, Robin G.</b> , (F.C.A., F.S.A., E.A.), Vice President & Director, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128    212/309-3600	1966
<b>Hogue, J Richard</b> , (F.S.A., E.A.), Gosstyla Hogue & Associates, 15760 Ventura Boulevard, Suite 900, Encino CA 91436    818/783-0311	1975	<b>Holm, Charles E.</b> , (E.A.), President, Actuarial & Benefits Consultants Inc, 2599 Mississippi Street, New Brighton MN 55112    612/631-2062	1976
<b>Hogue, Peggy M.</b> , (F.S.A.), Vice President & Actuary, Kennesaw Life & Accident Insurance, 1447 Peachtree Street NE, Atlanta GA 30309    404/892-8600	1980	<b>Holm, Thomas J.</b> , (F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402    612/338-5440	1980

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<b>Holman, R Jerome</b> , (F.S.A.), Manager Group Pension Underwriting, CNA Insurance Companies, CNA Plaza, 288, Chicago IL 60685 312/822-4608	1984	<b>Hopper, Gerald E</b> , (F.S.A., F.A.), Vice President & Chief Actuary, Hunt Dupree Rhine & Associates, PO Drawer 8309, Greenville SC 29604 803/242-4951	1981
<b>Holmberg, Randall D</b> , (F.C.A.S.), Group Actuary, American Hardware Mutual Insurance, PO Box 435, Minneapolis MN 55440 612/920-1400	1982	<b>Hopper, Loyd</b> , (A.S.A., E.A.), Consulting Actuary, PO Box 5523, Tucson AZ 85703 602/743-7482	1971
<b>Holmberg, Ronald K</b> , Senior Executive Vice President, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/269-4538	1966	<b>Hopper, Monte J</b> , (A.S.A., E.A.), Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1969
<b>Holmes, Al F, Jr.</b> , (E.A.), 8145 Pershing, St Louis MO 63105 314/863-9269	i 1968	<b>Hopson, James Robert</b> , (F.C.A., F.S.A., E.A.), Vice President & Actuary, Fidelity Security Life Insurance Co, 3130 Broadway, Kansas City MO 64111 816/756-1060	1967
<b>Holmes, Robert P</b> , (A.S.A.), Senior Research Consultant, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/793-5872	1966	<b>Horbatt, William R</b> , (F.S.A.), Assistant Actuary, Metropolitan Life Insurance Co, 1 Madison Avenue, New York NY 10010-3690 212/578-3871	1979
<b>Holmes, Tony E</b> , (F.S.A.), Manager, Group Insurance, Great-West Life Assurance Co, 8505 E. Orchard Road, Denver CO 80111 303/889-3408	1985	<b>Horein, James R</b> , (F.S.A.), Vice President, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3877	1971
<b>Holmes, William M</b> , (F.S.A.), Actuary, American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1979	<b>Horman, David M</b> , (F.S.A., E.A.), Financial Vice President, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-5904	1976
<b>Holoff, Richard L</b> , (F.S.A., E.A.), Principal, William M Mercer-Meindinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6487	1975	<b>Horn, Dwain R</b> , (E.A.), Vice President, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1976
<b>Holsten, Fred H</b> , (F.S.A.), 28 Laurel Drive, Little Silver NJ 07739 201/741-3388	i 1965	<b>Horn, Randall C</b> , (F.S.A.), Vice President & Group Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2206	1979
<b>Holt, Paula R</b> , (F.S.A.), Associate Actuary PH, Aetna Life & Casualty, 151 Farmington Avenue - MB53, Employee Benefits Division-PH, Hartford CT 06156 203/636-6747	1984	<b>Horn, Richard G</b> , (F.S.A.), President, Security Life of Denver, Security Life Building, Denver CO 80202 303/534-1861	1965
<b>Holt, William T</b> , (F.C.A.S.), Vice President, Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1970	<b>Horn, Richard J</b> , (F.S.A.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3020	1977
<b>Homans, Ronald L</b> , (F.S.A.), Vice President, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1760	1978	<b>Horning, John W</b> , (F.S.A., E.A.), Consulting Actuary, Louis Kravitz & Associates, 16030 Ventura Boulevard, Suite 200, Encino CA 91436-2731 818/995-6100	1980
<b>Homza, Joseph</b> , (E.A.), Actuary, Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-8400	1976	<b>Horowitz, Bertram A</b> , (F.C.A.S.), Assistant Chief Casualty Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0218	1980
<b>Honebein, Carlton W</b> , (F.C.A.S.), Vice President, Tillinghast Nelson & Warren, 101 California Street, Suite 920, San Francisco CA 94111-5812 415/362-7834	1968	<b>Horowitz, Mark D</b> , (A.S.A.), Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10019 212/536-1685	1979
<b>Hoog, Gerald H</b> , (F.S.A.), Assistant Group Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0744	1979	<b>Horst, Barbara B</b> , (F.S.A.), Assistant Vice President & Actuary, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5666	1979
<b>Hook, John F</b> , (F.S.A.), 100 Hurricane Ridge Drive, Sequim WA 98382	i 1965	<b>Horst, Robert J</b> , Chief Actuary, Pennsylvania Blue Shield, Senate Plaza Building-4CC, Camp Hill PA 17011 717/763-3265	1984
<b>Hooker, Russell O</b> , (F.C.A.S., F.S.A., E.A.), Vice President, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	i 1965	<b>Hosfield, Gary L</b> , (A.S.A.), Staff Actuary, Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7007	1982
<b>Hoop, William L</b> , (F.S.A.), Vice President & Actuary, Home Life Financial Assurance Corp, 2400 West Bay Drive, Largo FL 33540 813/586-3733	1966	<b>Hosken, Daniel S</b> , (E.A.), President, D S Hosken Inc, 1205 Quassey Avenue, Lake Bluff IL 60044 312/234-7664	1976
<b>Hooshagen, Jeanne M</b> , (E.A.), Consulting Actuary, Actuarial Benefit Services, 206 Travelers Tower, 26555 Evergreen Road, Southfield MI 48076 313/355-5232	1966	<b>Hoskins, James E</b> , (F.S.A.), Emerson Drive, Windsor CT 06095	1965
<b>Hope, Francis J</b> , (F.C.A.S.), 80 North River Road, Tolland CT 06084 203/871-2855	i 1965	<b>Hoskins, Robert H</b> , (F.S.A.), PO Box 713, West Dennis MA 02670 617/398-8215	i 1965
<b>Hope, Thomas H</b> , (A.S.A., E.A.), Managing Principal, A S Hansen Inc, 711 Louisiana Pennzoni, Houston TX 77002 713/228-7591	1971	<b>Hoskins, Walter H</b> , (A.S.A.), Senior Planning & Research Associate, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1981
<b>Hopkins, Harry V</b> , (E.A.), President, General Pension Planning Corp, 5045 North Main Street, Suite 320, Dayton OH 45415 513/276-3909	1976		

	Admitted		Admitted
<b>Hosseini, A Rana</b> , (A.S.A., E.A.), <i>Pension Actuarial Manager, Aetna Life &amp; Casualty, Consulting Services - MC56, 151 Farmington Avenue, Hartford CT 06156 203/273-2719</i>	1979	<b>Howell, Charles Joseph</b> , (E.A.), <i>Vice President, Johnson &amp; Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/292-1900</i>	1976
<b>Hotvet, James L</b> , (F.S.A., E.A.), <i>Consulting Actuary, Howard Johnson &amp; Co, 251 South Lake Avenue, Suite 527, Pasadena CA 91101 818/795-1040</i>	1983	<b>Howell, John F</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary, Independent Life &amp; Accident, One Independent Drive, Jacksonville FL 32276 904/358-5672</i>	1966
<b>Hotz, G Stephen</b> , (M.C.A., A.S.A., E.A.), <i>President, Actuarial Services Corporation, PO Box 29208, New Orleans LA 70189-0208 504/244-6056</i>	1976	<b>Howland, Mark F</b> , (A.S.A.), <i>Assistant Actuary II, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4449</i>	1984
<b>Houck, Kenneth J</b> , (A.S.A., E.A.), <i>Actuary, Johnson &amp; Higgins, 600 Renaissance Center, Suite 2100, Detroit MI 48243 313/567-1600</i>	1981	<b>Hoyer, Robert L</b> , (F.S.A.), <i>Partner, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600</i>	1982
<b>Hough, Paul E</b> , (F.C.A.S.), <i>Vice President &amp; Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, Box 777, Novato CA 94998 415/929-2804</i>	1976	<b>Hoyleman, Douglas J</b> , (F.C.A.S.), <i>Associate Actuary, Government Employees Insurance Co, GEICO Plaza, Planning &amp; Analysis, Washington DC 20076 301/986-2936</i>	1979
<b>Houghton, Anthony J</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren, 34 North Meramec, St Louis MO 63105 314/862-7611</i>	1965	<b>Hoyt, Mark S</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary, William M Mercer-Meidinger Inc, PO Box 10459, Phoenix AZ 85064 602/955-9177</i>	1978
<b>Houle, Remi</b> , (F.S.A.), <i>Vice President, Reinsurance &amp; International Ops, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5852</i>	1976	<b>Hoyt, Mary K</b> , (A.S.A.), <i>Manager, Actuarial Programming, Philadelphia American Life Insurance, PO Box 2465, Houston TX 77001 713/871-4789</i>	1981
<b>House, Sherwood G</b> , (F.S.A., E.A.), <i>Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6981</i>	1966	<b>Hruska, Robert</b> , (A.S.A., E.A.), <i>Vice President &amp; Actuary, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10977 212/867-4100</i>	1970
<b>Houseman, Raymond F</b> , (F.C.A., F.S.A., E.A.), <i>3800 Southwestern Boulevard, Dallas TX 75225</i>	i 1965	<b>Hsiang, Harry C</b> , (F.S.A., E.A.), <i>Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7393</i>	1968
<b>Houser, Robert N</b> , (F.S.A.), <i>President, Des Moines Development Corp, 1029 Carriers Building, Des Moines IA 50309 515/245-3898</i>	i 1965	<b>Hsiang, Henry C</b> , (F.S.A., E.A.), <i>Director, Group Pension, Allstate Life Insurance Co, Allstate Plaza South, G5A, Northbrook IL 60062 312/291-6026</i>	1979
<b>Housholder, P James</b> , (F.S.A.), <i>Vice President, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000</i>	1976	<b>Hsiao, William C</b> , (F.S.A.), <i>Professor, Harvard University, 677 Huntington Avenue, Boston MA 02115 617/732-1063</i>	1967
<b>Houston, Ivan J</b> , (A.C.A.), <i>Chairman &amp; Chief Executive Officer, Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131</i>	1966	<b>Hsieh, Ming-Shan</b> , (A.S.A., E.A.), <i>Assistant Vice President, Johnson &amp; Higgins, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704</i>	1980
<b>Hoveke, William J</b> , <i>Assistant Vice President Actuarial Services, Blue Cross/Blue Shield of Utah, PO Box 30270, Salt Lake City UT 84130-0270 801/487-6441</i>	1984	<b>Hsu, Chiukao</b> , (A.S.A.), <i>Assistant Actuary, Security First Group, 11365 West Olympic Boulevard, Third Floor, Los Angeles CA 90064 213/312-6100</i>	1985
<b>Howard, Robert C</b> , (F.A.), <i>Senior Vice President &amp; Actuary, Frank B Hall &amp; Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/941-2311</i>	1976	<b>Hsu, Karl</b> , (A.S.A.), <i>Actuarial Associate, United of Omaha Life Insurance Co, 33rd &amp; Dodge, Omaha NE 68131 402/342-7600</i>	1979
<b>Howard, William M</b> , (A.C.A., E.A.), <i>Professor, University of Florida, University Station, PO Box 14471, Gainesville FL 32604 904/372-7077</i>	i 1968	<b>Hu, David D</b> , (A.C.A.S.), <i>Chairman, Tamkang University, Department of Insurance, Taipei Taiwan ROC 106</i>	1981
<b>Howard, Willis B, Jr.</b> , (F.S.A.), <i>Vice President &amp; Administrative Services, Jefferson Standard Life Insurance Co, PO Box 21008, 101 North Elm Street, Greensboro NC 27420 919/378-2402</i>	1972	<b>Hu, Kaiyuan</b> , (A.S.A.), <i>Associate Actuary, Inter-State Assurance Co, 420 Keosauqua Way, Des Moines IA 50308 515/283-2501</i>	1983
<b>Howarth, John I</b> , (F.S.A.), <i>Actuary-Individual Health, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43215 614/227-4671</i>	1981	<b>Hubbard, Dorothy E</b> , (E.A.), <i>Assistant Group Pension Fund Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411</i>	1978
<b>Howatt, F Frank</b> , <i>Administration Rehabilitation Review Div, Workers Compensation Department, Labor &amp; Industries Building, Salem OR 97310 503/378-5421</i>	1970	<b>Hubbard, John A</b> , (F.S.A.), <i>Senior Actuarial Analyst, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500</i>	1982
<b>Howe, Jay</b> , (E.A.), <i>Pension Actuary, National Associates Inc, 1620 Plaza - 600 Building, Seattle WA 98101 206/448-0285</i>	1976	<b>Hubbart, Wayland M</b> , (A.S.A.), <i>Actuarial Assistant, Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935</i>	1983
<b>Howe, Kent P</b> , (F.C.A., A.S.A., E.A.), <i>The Wyatt Company, 7900 Xerxes Avenue South, Minneapolis MN 55431 612/835-5435</i>	1967	<b>Hubbell, Jaymes</b> , (F.S.A., E.A.), <i>Second Vice President / Actuary, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3671</i>	1978

	Admitted		Admitted
<b>Huber, Robert J.</b> , <i>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</i>	1984	<b>Hugunin, Arlie N.</b> , <i>1030 Brookside Lane, Deerfield IL 60015 312/945-4326</i>	1966
<b>Huber, Thomas R.</b> , <i>(F.S.A.), Corporate Vice President &amp; Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5388</i>	1967	<b>Hulet, Dennis J.</b> , <i>(F.S.A., E.A.), Actuary, Milliman &amp; Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940</i>	1980
<b>Hubler, Nancy J.</b> , <i>(A.S.A.), Manager, Underwriting Administration, Blue Cross/Blue Shield of Northern Ohio, 2060 East 9th Street, Cleveland OH 44115 216/687-7090</i>	1985	<b>Hulet, Gary R.</b> , <i>(A.S.A.), Assistant Actuary, Nationwide Corp, One Nationwide Plaza, 35T, Columbus OH 43216 614/227-8175</i>	1984
<b>Huddleston, Dorothy M.</b> , <i>(E.A.), Actuary, Qualified Plan Administrators, 1520 North Grand Avenue, Suite 540, Santa Ana CA 92701 714/835-1317</i>	1976	<b>Hulme, Richard W.</b> , <i>(A.S.A.), Vice President &amp; Actuary, American Guardian Life Insurance Co, PO Box 46, Jenkintown PA 19046 215/576-3000</i>	1968
<b>Hudson, C B.</b> , <i>(A.S.A.), President, United American Insurance Co, 2909 North Buckner, Dallas TX 75228 214/320-7236</i>	1979	<b>Hulton, Charles E.</b> , <i>(F.S.A.), Associate Actuary-Group, Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811</i>	1978
<b>Huehl, Walter H.</b> , <i>(A.S.A.), 8566 Olde Mill Run, Indianapolis IN 46220</i>	i 1966	<b>Hummel, Thomas J.</b> , <i>(F.S.A., E.A.), 3445 Oakview Place, Cincinnati OH 45209</i>	i 1965
<b>Huey, Martin S.</b> , <i>(F.S.A.), Second Vice President &amp; Reinsurance Actuary, Phoenix Mutual Life Insurance Co, One American Row, 17M, Hartford CT 06115 203/275-5194</i>	1971	<b>Humphrey, Patrick L.</b> , <i>(F.S.A.), 3616 West 63rd Street, Prairie Village KS 66208</i>	i 1965
<b>Huff, David</b> , <i>(F.S.A., M.C.A.), Principal, Rudd &amp; Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #100, Austin TX 78731 512/346-1590</i>	1971	<b>Humphrey, Vann H., Jr.</b> , <i>(A.S.A.), Assistant Vice President &amp; Associate Actuary, Durham Life Insurance Co, PO Box 27807, Raleigh NC 27611 919/782-6110</i>	1966
<b>Huff, Terry L.</b> , <i>(F.S.A.), Associate Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2763</i>	1978	<b>Hung, Patrick C.</b> , <i>(F.S.A.), Assistant Actuary, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3038</i>	1982
<b>Huffman, Joseph H.</b> , <i>(A.S.A., E.A.), Actuary, The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800</i>	1979	<b>Hunstad, Robert E.</b> , <i>(F.S.A.), Senior Vice President/Actuary, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3589</i>	1969
<b>Huffman, Patricia L.</b> , <i>(A.S.A.), Life &amp; Health Actuary, Farmland Life Insurance Co, 1963 Bell Avenue, Des Moines IA 50315 515/245-8888</i>	1983	<b>Hunt, David L.</b> , <i>(F.S.A., E.A.), Partner, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100</i>	1973
<b>Huffman, Peyton J.</b> , <i>(F.S.A.), Vice President &amp; Chief Actuary, ITT Life Insurance Corp, 600 South Country Road - 18, Minneapolis MN 55426 612/545-2100</i>	1977	<b>Hunt, Frederic J., Jr.</b> , <i>(F.C.A.S.), Director &amp; Associate Actuary, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19101 215/241-2245</i>	1965
<b>Huffman, Sam H., Jr.</b> , <i>(F.C.A., E.A.), President, Huffman &amp; Associates, 21601 Devonshire Street, Suite 215, Chatsworth CA 91311 213/700-9215</i>	1966	<b>Hunt, Herbert J.</b> , <i>(E.A.), Vice President &amp; Actuary, All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6740</i>	1968
<b>Huffman, Sam Houston</b> , <i>(F.C.A., A.S.A., E.A.), Route One, PO Box 784, Punta Gorda FL 33950 813/639-1443</i>	i 1966	<b>Hunt, James H.</b> , <i>(F.S.A.), Consultant, Massachusetts Savings Bank Life Ins, PO Box 4046, Woburn MA 01888 617/938-3500</i>	1965
<b>Hug, Mark Anthony</b> , <i>(F.S.A.), Director of Actuarial Research Unit, Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90051 213/742-3939</i>	1985	<b>Hunt, Ronald E.</b> , <i>(F.S.A.), Vice President - Group Ins, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8328</i>	1972
<b>Hughes, E Tom</b> , <i>(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</i>	1972	<b>Hunter, J Robert</b> , <i>(F.C.A.S.), President, National Insurance Consumer Organization, 344 Commerce Street, Alexandria VA 22314 703/549-8050</i>	1969
<b>Hughes, Herald H., Jr.</b> , <i>(A.C.A.), Vice President &amp; Chief Administration Officer, Mutual of Detroit Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/458-8500</i>	1966	<b>Hunter, John R.</b> , <i>(F.S.A.), Marketing Development Director, Allstate Life Insurance Co, Allstate Plaza South, G4, Northbrook IL 60062 312/291-7080</i>	1981
<b>Hughes, James A.</b> , <i>Director, Actuarial Services, Community Mutual Insurance Co, 6740 North High Street, Worthington OH 43085 614/438-6670</i>	1984	<b>Hunter, Mariann F.</b> , <i>(F.S.A.), Assistant Vice President/Actuary, CIGNA Corp, 55 Elm Street, Hartford CT 06152 203/725-2361</i>	1980
<b>Hughes, James H.</b> , <i>(F.S.A., E.A.), Consultant, Berends Dissinger &amp; Associates, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613</i>	1983	<b>Hunting, Thomas M.</b> , <i>(A.S.A.), Consulting Actuary, New England Micro Systems, 1 Linden Place, Hartford CT 06106 203/249-0499</i>	1979
<b>Hughey, M Stanley</b> , <i>(F.C.A.S., A.C.A.), [Past President], Consulting Actuary, Tillinghast Nelson &amp; Warren, 5215 Old Orchard Road, Skokie IL 60077 312/967-4300</i>	1965	<b>Huntington, Curtis E.</b> , <i>(F.S.A.), Corporate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2459</i>	1972
		<b>Huntington, Henry S., III</b> , <i>(F.S.A., E.A.), Research Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2132</i>	1965
		<b>Huntley, John W.</b> , <i>(F.S.A.), Vice President &amp; Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111</i>	1965
		<b>Huntley, Newton E.</b> , <i>(A.S.A., E.A.), 264 Jonquil Place, Pittsburgh PA 15228 412/531-5139</i>	i 1969

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<b>Hunzelman, M James</b> , (E.A.), Jenkins Hunzelman & Company, 9304 Forest Lane, Suite 252, Dallas TX 75243 214/340-0355	1979	<b>Hutchinson, Richard D.</b> , (E.A.), Consulting Actuary, Alexander & Alexander Inc, 100 Light Street, Baltimore MD 21202 301/547-2980	1984
<b>Hupf, Robert</b> , (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	<b>Hutchison, James K.</b> , (A.S.A., E.A.), Chief Actuary, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6060	1966
<b>Huppenbauer, William H.</b> , (A.S.A.), Executive Vice President & Actuary, American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-9000	1979	<b>Hutchison, Michael B.</b> , (F.S.A.), Senior Vice President & General Manager, Corporate, National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7 416/598-1621	1970
<b>Hurlbut, David G.</b> , (F.S.A.), Vice President, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4425	1965	<b>Hutsell, Randy K.</b> , (F.C.A., F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1977
<b>Hurley, James D.</b> , (A.C.A.S.), Insurance Corp of America, PO Box 56308, Houston TX 77256	1979	<b>Hutt, Linda C.</b> , (F.S.A.), Actuary, 950 Walnut Street, Philadelphia PA 19107 215/238-0276	1981
<b>Hurley, Paul M.</b> , (A.C.A.S.), Assistant Actuary, General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1465	1984	<b>Hutter, Heidi E.</b> , (F.C.A.S.), Assistant Vice President, North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8438	1984
<b>Hurley, Robert L.</b> , (F.C.A.S.), 60 Vosburg Street, Mansfield PA 16933	i 1965	<b>Huttleston, David A.</b> , (M.C.A., A.S.A.), President, Huttleston Associates Inc, 6 Odana Court, Madison WI 53719 608/271-3845	1979
<b>Huse, Sylvester J.</b> , (A.S.A.), 63 Hill Street, Morristown NJ 07960 201/267-0504	1966	<b>Huval, Ernest</b> , (F.C.A., E.A.), President, Consulting Actuarial Services, 10840 Malcolm Drive, Baton Rouge LA 70811 504/775-1557	1969
<b>Husic, William N. Jr.</b> , (A.S.A.), Senior Actuarial Associate, Hartford Insurance Group, One Waterside Crossing, PO Box 568, Windsor CT 06095 203/683-8995	1985	<b>Huyck, Brenda J.</b> , (A.C.A.S.), Senior Actuarial Assistant, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7244	1985
<b>Husman, Catherine B.</b> , (F.S.A.), Vice President & Corporate Actuary, American United Life Insurance Co, One American Square, Indianapolis IN 46206 317/263-1685	1974	<b>Hwang, Li Hwan</b> , (A.S.A.), 211 West 56th Street, Apt 16F, New York NY 10019	1982
<b>Hussey, Stephen G.</b> , (F.S.A., E.A.), President, Hussey & Associates Inc, 2354 Kemper Lane, Cincinnati OH 45206 513/861-4300	1973	<b>Hyclak, Richard James</b> , (A.S.A.), Assistant Actuary, The Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001	1982
<b>Hustead, Edwin C.</b> , (F.S.A., E.A.), Partner, Hay/Huggins Co Inc, 1110 Vermont Avenue NW, Suite 710, Washington DC 20005 202/833-9250	1981	<b>Hyers, D Dale</b> , (F.S.A.), President, Hyers Levy & Company, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/228-8279	1979
<b>Hustead, Toni S.</b> , (A.S.A.), Chief Actuary, Department of Defense, 1600 North Wilson Boulevard, 4th Floor, Arlington VA 22209 202/696-5869	1984	<b>Hyman, Howard Jay</b> , (A.S.A.), Assistant Vice President, Alexander & Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1980
<b>Huston, Bruce A.</b> , (F.S.A., E.A.), Vice President, Actuarial Services, Fringe Benefit Design Inc, Corporate Woods Building 36, 9209 West 110th, Overland Park KS 66209 913/451-0100	1971	<b>Hynes, Robert J.</b> , (F.S.A.), Actuary, New York Life Insurance Co, 51 Madison Avenue, Room 603, New York NY 10010 212/576-5885	1980
<b>Huston, F Edward</b> , (A.S.A.), 1633 Diamond Street, Apt 22, San Diego CA 92109	i 1966	<b>I</b>	
<b>Hutcheson, John D.</b> , (F.C.A.), 158 Orchard Way, Berwyn PA 19312	i 1967	<b>Jammarino, Joseph</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1980
<b>Hutchings, Peter L.</b> , (F.S.A., A.C.A., E.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1972	<b>Imler, Karen A.</b> , (F.S.A., E.A.), Consulting Actuary, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1980
<b>Hutchins, Pamela A.</b> , (F.S.A.), Valuation Actuary, Government Personnel Mutual Life, GPM Life Building, PO Box 32266, San Antonio TX 78284 512/341-6161	1979	<b>Immerwahr, George E.</b> , (F.S.A.), Lakewood Villa #35, 7031 NE 175th Street, Bothell WA 98011 206/485-7607	i 1965
<b>Hutchinson, Carroll R.</b> , (F.S.A., E.A.), Senior Vice President & Chief Actuary, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1115	1965	<b>Imperato, Richard A.</b> , (A.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-5818	1983
<b>Hutchinson, Gerald E.</b> , 523 Amberly Road, Glen Burnie MD 21061	i 1967	<b>Ingco, Aguedo</b> , (F.C.A.S.), Price Waterhouse, 3500 One Biscayne Tower, Miami FL 33131	1982
<b>Hutchinson, R Garth</b> , (F.S.A.), Director of Information Services Operations, Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2728	1980	<b>Ingenthron, Roger P.</b> , (F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 515 Olive Street, St Louis MO 63101 314/231-2006	1974
		<b>Ingersoll, W.</b> , (F.S.A.), 29 Wakefield Place, Caldwell NJ 07006	i 1965

	Admitted		Admitted
<b>Ingham, Kenneth G.</b> , (E.A.), President, Ingham Pension & Actuarial Services Incorporated, 9002 SW 152nd Street, Dixie Place, Miami FL 33157 305/233-5500	1978	<b>Iverson, Ronald J.</b> , (F.S.A., E.A.), Actuarial Advisor, Towers Perrin Forster & Crosby, 1600 Americas Tower, 2323 Bryan Street, Dallas TX 75201 214/922-0100	1980
<b>Ingraham, Harold G. Jr.</b> , (F.S.A., E.A.), Senior Vice President, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2831	1965		<b>J</b>
<b>Ingram, David N.</b> , (F.S.A.), Project Manager, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5286	1980	<b>Jacks, Eugene E.</b> , (A.C.A., E.A.), Senior Life Actuary, California Department of Insurance, 600 South Commonwealth Avenue, 14th Floor, Los Angeles CA 90005 213/736-2534	1966
<b>Ingram, Robert J.</b> , (F.S.A., E.A.), Partner, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1969	<b>Jackson, Clayton L.</b> , (F.S.A., E.A.), Senior Vice President/Actuary, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/763-4661	1965
<b>Ingui, Silvio</b> , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1979	<b>Jackson, Edgar M.</b> , (F.S.A., E.A.), 4127 Dogwood Drive, Greensboro NC 27410	i 1965
<b>Inkrott, James G.</b> , (F.C.A.S.), Vice President, Central Mutual Insurance Co, 800 South Washington Street, Van Wert OH 45891 419/238-1010	1975	<b>Jackson, Frederick W.</b> , (F.S.A.), Associate Actuary, State Mutual Life Assurance Co, Lincoln Street, Worcester MA 01605 617/852-1000	1980
<b>Ip, Joseph C.</b> , (F.S.A.), Director & Consulting Actuary, The Wyatt Co (HK) Ltd, 2627 Sun Hung Kai Center, 30 Harbour Road, Hong Kong Hong Kong 8525-8911018	1979	<b>Jackson, James M.</b> , (A.S.A., E.A.), Manager, Support Facility, A S Hansen Inc, Three Barker Avenue, White Plains NY 10601 914/761-6195	1978
<b>Ireland, John G.</b> , (F.C.A., F.S.A., E.A.), Chairman, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8718	1966	<b>Jackson, Will W. Jr.</b> , (A.C.A., E.A.), Vice President & Actuary, Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850	1966
<b>Irish, Frank S.</b> , (F.S.A.), Senior Vice President, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2427	1965	<b>Jackson, Willard L.</b> , (E.A.), President, The Mountain Actuary, PO Box 808, Greenville CA 95947 916/284-6580	i 1976
<b>Irvin, Robert P.</b> , (F.C.A.S., F.S.A.), Vice President & Chief Actuary, INA Life Insurance Co, 1600 Arch Street, 3HÖ, Philadelphia PA 19101 215/241-3320	1973	<b>Jacob, Albert</b> , (A.S.A., E.A.), President, Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500	1967
<b>Irvine, Thomas</b> , (F.S.A.), 25 Farmstead Lane, Windsor CT 06095	1965	<b>Jacob, John E.</b> , (E.A.), Senior Vice President Actuary & Manager, Booke & Company, 6797 North High Street, Worthington OH 43085 614/436-8100	1980
<b>Irwin, Richard J.</b> , (A.S.A.), Associate Actuary, A L Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/381-1674	1980	<b>Jacobs, Dennis E.</b> , (F.S.A., E.A.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Mail Code 51, Hartford CT 06156 203/636-6305	1980
<b>Isaacson, Fenton R.</b> , (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	<b>Jacobs, Gregory D.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 115 North Pennsylvania Avenue, 1154 Consolidated Building, Indianapolis IN 46204 317/636-4491	1980
<b>Isbell, James L R.</b> , (F.S.A., E.A.), Consulting Actuary, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125	1982	<b>Jacobs, Joshua</b> , (F.S.A.), Associate Group Actuary, General American Life Insurance Co, 701 Market Street, St Louis MO 63101 314/444-0747	1975
<b>Isenberg, Bernard</b> , (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	<b>Jacobs, Myron</b> , (E.A.), Vice President, Noble Lowndes Becker, 33 Evergreen Place, East Orange NJ 07018 201/675-8900	1969
<b>Isenberg, Eric Michael</b> , (A.S.A., E.A.), Peat Marwick Mitchell & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000	1985	<b>Jacobs, Terry S.</b> , (F.C.A.S.), President & Chairman of the Board, Jacor Communications Inc, 602 Main Street, Suite 601, Cincinnati OH 45202 513/579-8240	1970
<b>Ito, Howard M.</b> , (F.C.A., A.S.A., E.A.), Milliman & Robertson Inc, 44 Montgomery Street, Suite 200, San Francisco CA 94104 415/362-1407	1966	<b>Jacobsen, Richard L.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, 12705 Parkwood Drive, Burnsville MN 55337 612/890-0695	1972
<b>Iverson, Dennis R.</b> , (F.S.A.), Assistant Actuary, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3011	1972	<b>Jacobson, Gerald A.</b> , (A.S.A.), Assistant Vice President, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1983
<b>Iverson, Donald J.</b> , (F.S.A.), Product Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0635	1981	<b>Jacobson, Martin Dale</b> , (A.S.A.), Associate Actuary, Summit National Life Insurance Co, 1815 West Market Street, Akron OH 44313 216/836-9551	1981
<b>Iverson, Randall Lee</b> , (A.S.A.), Assistant Actuary, Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700	1981	<b>Jacobson, Reuben I.</b> , (F.S.A.), 10442 Prairie Hills Drive, Sun City AZ 85351	i 1965
		<b>Jacobson, Sanford M.</b> , (E.A.), President & Actuary, Jacobson & Associates Inc, 2523 El Portal Drive, San Pablo CA 94806 415/231-0550	1976

	Admitted		Admitted
<b>Jacoby, Charles W.</b> , (F.S.A.), 8852 Heavenside Drive, Jacksonville FL 32217	1965	<b>Janzen, Marilyn F.</b> , (F.S.A.), Assistant Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111	1979
<b>Jacoby, Robert E.</b> , 2401 NW 45 Terrace, Topeka KS 66618 913/286-2145	1967	<b>Jaquint, Michael D.</b> , (A.S.A.), Assistant Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7099	1979
<b>Jaeger, Richard M.</b> , (F.C.A.S.), Actuarial Director, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7730	1978	<b>Jared, Calvert A., II</b> , (F.S.A.), Manager, Deloitte Haskins & Sells, One World Trade Center, New York NY 10048 212/669-5000	1977
<b>Jaffe, Jay M.</b> , (F.S.A., M.C.A., E.A.), Vice President & Principal, Tillinghast Nelson & Warren, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300	1969	<b>Jarka, John</b> , (A.S.A., E.A.), President, AJR Pension Plan Services Inc, 80 Pompton Avenue, Verona NJ 07044 201/857-9500	1977
<b>Jaffke, Richard James</b> , (A.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000	1980	<b>Jarnes, Michael S.</b> , (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
<b>Jagmin, Ronald A.</b> , (E.A.), Tillinghast Nelson & Warren, One Newton Executive Park, Boston MA 02162 617/965-8420	1980	<b>Jarrett, Edward C.</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 18300 Von Karman Avenue, Suite 800, Irvine CA 92715-1025 714/553-1277	1981
<b>Jakielo, James G.</b> , (F.S.A., E.A.), Actuary, Travelers Insurance Company, One Tower Square, LHFS Actuarial -12 North B, Hartford CT 06115 203/277-6254	1976	<b>Jaskolski, James A.</b> , (F.S.A.), Actuary, Valuation & Management Reporting, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6728	1979
<b>Jaksich, William J.</b> , (F.S.A.), Associate Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6015	1979	<b>Jaso, Robert John</b> , (A.C.A.S.), Senior Actuarial Analyst, Harleysville Mutual Insurance Co, 355 Maple Avenue, Harleysville PA 19438 215/256-5371	1982
<b>Jaloszynski, John E.</b> , (A.S.A.), Assistant Actuary, Beneficial Life Insurance Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979	1979	<b>Jasulevicius, Donna A.</b> , (E.A.), Pension Actuarial Consultant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-3763	1977
<b>Jalowski, Edward R.</b> , (A.S.A.), Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1984	<b>Jatkowski, Edwin P.</b> , (A.S.A., E.A.), Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1970
<b>James, David H.</b> , (A.C.A., F.A.), Consulting Actuary, 10926 Jollyville Road, Suite 1701, Austin TX 78759 602/886-4004	1966	<b>Jay, Burton D.</b> , (F.S.A.), [Treasurer], Executive Vice President & Chief Actuary, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2012	1966
<b>James, Drew Anthony</b> , (F.S.A., E.A.), Consulting Actuary, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/433-4440	1982	<b>Jean, Ronald W.</b> , (F.C.A.S.), Vice President & Actuary, Employers Mutual Companies, 717 Mulberry, PO Box 712, Des Moines IA 50303 515/280-2775	1979
<b>James, Ken E.</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1976	<b>Jeeves, Douglas A.</b> , (E.A.), Mellon Bank N A, OM 1940, One Mellon Bank Center, Pittsburgh PA 15258 412/234-0610	1981
<b>James, Lee Allen</b> , (A.S.A.), Manager, Peat Marwick Mitchell & Co, 3000 Republic Bank Center, PO Box 4545, Houston TX 77210 713/221-0170	1981	<b>Jeggle, David A.</b> , (F.S.A., E.A.), Vice President & Chief Actuary, The Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001	1970
<b>James, Walter Louis</b> , (A.S.A.), Assistant Actuary, Durham Life Insurance Co, 2610 Wycliff Road, PO Box 27807, Raleigh NC 27611 919/782-6110	1984	<b>Jekel, Oscar H.</b> , Eight Homewood Drive, Kirkwood MO 63122 i 1966	
<b>Jameson, Stephen</b> , (F.C.A.S.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4736	1979	<b>Jeness, Cynthia</b> , (F.S.A., E.A.), Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1978
<b>Jamieson, J Rae</b> , (F.S.A.), Nine Ivy Hill Road, Red Bank NJ 07701 201/842-8606	1965	<b>Jenkins, Albion U., Jr.</b> , (F.S.A.), PO Box 372, Allamuchy NJ 07820 i 1965	
<b>Jangraw, Douglas J.</b> , (F.S.A.), Associate Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01101 413/788-8411	1984	<b>Jenkins, Allen W.</b> , (F.S.A., E.A.), Jenkins Hunzelman & Company, 9550 Forest Lane, Suite 120, Dallas TX 75243 214/340-0355	1971
<b>Janssen, Joanne F.</b> , (F.S.A.), Consultant, William M Mercer-Meidinger Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-5050	1982	<b>Jenkins, Bruce W.</b> , (A.S.A.), Consulting Actuary, Pension Associates Inc, 3701 South Lindbergh Blvd, St Louis MO 63127 314/821-3957	1980
<b>January, Nancy Carol</b> , (A.S.A.), Assistant Actuary, American Health & Life Insurance Co, 300 St Paul Place, Box 14B, Baltimore MD 21202 301/332-3190	1983	<b>Jenkins, Elmore, Jr.</b> , (F.S.A.), Actuary, Massachusetts Casualty Insurance Co, 50 Congress Street, Boston MA 02109 617/742-4600	1966
<b>Janus, Paul</b> , (F.S.A.), Senior Vice President, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1969	<b>Jenkins, Robert W.</b> , (F.S.A.), Second Vice President/Actuary, Security Life of Denver, 1616 Glenarm Place, Denver CO 80202 303/534-1861	1970
<b>Janush, Erwin S.</b> , (F.S.A., E.A.), Vice President & Consulting Actuary, Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 1320, Chicago IL 60601 312/856-0116	1979		

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<b>Jenkins, Terry D.</b> , (A.S.A.), <i>Managing Director - Asia</i> , Sentry Insurance Co Ltd, Sun Hung Kai Center - 8th Fl, 30 Harbor Road, Hong Kong Hong Kong 575-7282	1979	<b>Johnson, Allan W.</b> , (F.S.A., E.A.), <i>Second Vice President / Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1976
<b>Jensen, Daryl D.</b> , <i>President</i> , Sunset Life Insurance Co of America, 3200 Capitol Boulevard, Olympia WA 98507 206/943-1400	1971	<b>Johnson, Andrew Paul</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Hanseco Insurance Company, PO Box 111, John Hancock Place, Boston MA 02117 617/236-5325	1984
<b>Jensen, James M.</b> , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3588	1984	<b>Johnson, Andrew Pickens</b> , (A.S.A., E.A.), <i>Senior Specialist</i> , John Hancock Mutual Life Insurance, John Hancock Plaza T-26, Boston MA 02117 617/421-6069	1976
<b>Jensen, James P.</b> , (A.C.A.S.), <i>Assistant Vice President</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5631	1967	<b>Johnson, Carol C.</b> , (F.S.A.), <i>Assistant Secretary &amp; Actuary</i> , Idealife Insurance Co, 30 Oak Street, Box 300, Stamford CT 06904 203/356-4953	1984
<b>Jensen, John M.</b> , (F.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc, Box 13647, Kansas City MO 64199 816/391-1228	1976	<b>Johnson, Charles E.</b> , (F.S.A.), <i>Assistant Actuary</i> , Ohio National Life Insurance Co, Box 237, Cincinnati OH 45201 513/861-3600	1979
<b>Jensen, Llewellyn W.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 20 Pilot Point Road, Cape Elizabeth ME 04107 207/799-6937	1965	<b>Johnson, Charles N.</b> , (E.A.), <i>Consultant</i> , William M Mercer-Meidinger Inc, 1 West Main Street, Suite 820, Rochester NY 14614 716/325-2870	1976
<b>Jensen, Ralph</b> , (A.S.A., E.A.), <i>Senior Actuarial Manager</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976	<b>Johnson, Christopher B.</b> , (E.A.), <i>The Wyatt Company</i> , Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1985
<b>Jensen, Russell R.</b> , (F.S.A.), <i>Senior Vice President</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7320	1965	<b>Johnson, Dale</b> , (F.S.A.), <i>Manager - Health</i> , Kemper Group, Stat Actuarial F-3, Long Grove IL 60049 312/540-2095	1980
<b>Jerabek, Gerald J.</b> , (F.C.A.S.), <i>Associate Vice President</i> , Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-7561	1979	<b>Johnson, Daryle G.</b> , (F.S.A., E.A.), <i>Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92663 714/640-3600	1970
<b>Jermyn, Isadore</b> , (A.S.A.), <i>Second Vice President / Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1981	<b>Johnson, David Martin</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1980
<b>Jerome, James M.</b> , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1981	<b>Johnson, Delmar R.</b> , (E.A.), <i>Assistant Vice President</i> , Standard Security Life of New York, 485 Madison Avenue, New York NY 10022 212/355-4141	1981
<b>Jersey, Joseph Ralph</b> , (A.C.A.S.), <i>Pricing Officer</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6764	1980	<b>Johnson, Ernest L. III</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1979
<b>Jerwers, James R.</b> , (A.S.A.), <i>Senior Vice President</i> , Merit Life Insurance Co, 601 Northwest Second Street, Evansville IN 47701 812/464-6767	1984	<b>Johnson, Gail E.</b> , (F.S.A., E.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 1600 Market Street, Philadelphia PA 19103 215/299-4755	1979
<b>Jex, Robert L.</b> , (F.S.A.), 1458 Wellington Crescent, Winnipeg MB Canada R3N 0B2	1966	<b>Johnson, James E.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3724	1978
<b>Joern, Bradley J.</b> , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1977	<b>Johnson, Jeffrey E.</b> , (A.S.A.), <i>Actuarial Analyst</i> , Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000	1985
<b>Johansen, Robert J.</b> , (F.S.A.), <i>Consulting Actuary</i> , Life Actuarial Services, 56 Pershing Avenue, Yonkers NY 10705 914/968-3890	1965	<b>Johnson, Jerry L.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , PO Box 280, Newbury NH 03255-0280 603/763-5544	1965
<b>John, Richard L.</b> , (F.C.A.S., A.C.A.), <i>Senior Vice President</i> , Amerisure Companies, 28 West Adams Avenue, Detroit MI 48226 313/965-8600	1965	<b>Johnson, John A.</b> , (F.S.A.), <i>Vice President, Individual Insurance Products</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5711	1976
<b>John, Russell T.</b> , (F.C.A.S.), <i>Vice President, Actuarial</i> , Prudential Reinsurance Company, 100 Mulberry Street, Fourth Floor, Newark NJ 07102 201/877-6328	1981	<b>Johnson, Kent R.</b> , (F.S.A.), <i>Associate Actuary</i> , E F Hutton Life Insurance Co, 11011 North Torrey Pines Road, La Jolla CA 92037 619/458-8315	1979
<b>Johnsen, Storm</b> , (A.S.A.), <i>Chief Actuary</i> , Washington Insurance Commissioner's Office, PO Box 7296, Olympia WA 98507 206/753-7020	1969	<b>Johnson, Kirk R.</b> , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Society, PO Box 391, Madison WI 53701 608/231-7640	1985
<b>Johnson, Allan Hale</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Transamerica Occidental Life, PO Box 54178, Terminal Annex, Los Angeles CA 90054 213/741-7645	1985	<b>Johnson, Lance M.</b> , (A.S.A.), <i>Manager Personal Computing Services</i> , Northwestern National Life Insurance, Box 20, Minneapolis MN 55164 612/738-4191	1981

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<b>Johnson, Larry D.</b> , (F.C.A.S.), <i>Actuary</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6109	1979	<b>Johnson, Warren</b> , (F.C.A.S.), <i>Regional Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5196	1982
<b>Johnson, Lloyd H.</b> , (F.S.A., E.A.), 2407 Stayton Way, Louisville KY 40222	1965	<b>Johnston, Daniel J.</b> , (A.C.A.S.), <i>Vice President</i> , American Universal Insurance Co, 144 Wayland Avenue, Providence RI 02940 401/351-4600	1977
<b>Johnson, Marilyn R.</b> , (F.A.), <i>Pension Actuary</i> , Pension Actuarial Services, 4669 Southwest Freeway, Suite 400, Houston TX 77027 713/840-9593	1976	<b>Johnston, David R.</b> , (F.S.A.), <i>Senior Vice President and Actuary</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4527	1972
<b>Johnson, Mark O.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, One Main Place, 101 SW Main - Suite 925, Portland OR 97204 503/227-0634	1979	<b>Johnston, Ernest B.</b> , (F.S.A.), <i>President</i> , Companion Life Insurance Co, PO Box 1072, Rye NY 10580-8072 914/921-0350	1975
<b>Johnson, Marvin A.</b> , (F.C.A.S.), <i>Loss Reserves Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7454	1979	<b>Johnston, J William</b> , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1981
<b>Johnson, Philip G.</b> , (A.S.A.), <i>Actuarial Assistant</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1983	<b>Johnston, Michael L.</b> , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1979
<b>Johnson, Rheuben C.</b> , (F.S.A., A.C.A., E.A.), <i>Senior Vice President, Mkt/Technical Opers Ind Ins</i> , Business Men's Assurance Co, One Penn Valley Park, Kansas City MO 64141 816/753-8000	1967	<b>Johnston, Thomas S.</b> , (F.C.A.S.), <i>Assistant Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3151	1983
<b>Johnson, Richard D.</b> , (F.S.A.), <i>Vice President, Group Opers &amp; Chief Life Actuary</i> , Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7496	1975	<b>Johnstone, Robert M., Jr.</b> , (F.S.A.), 56 Saw Mill Road, Huntington NY 11743	1965
<b>Johnson, Richard E.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1973	<b>Jolley, Jeff A.</b> , (A.S.A.), <i>Assistant Actuary</i> , E F Hutton Life Insurance Co, 11011 N Torrey Pines Rd, La Jolla CA 92038 619/458-8502	1984
<b>Johnson, Richard W.</b> , (A.C.A.S.), <i>Actuary, Statistics</i> , Federated Mutual Insurance Co, 129 East Broadway, Owatonna MN 55060 507/455-5260	1983	<b>Jolley, Richard L.</b> , (E.A.), <i>Assistant Actuary</i> , Acceleration Life Insurance Co, 475 Metro Place North, Dublin OH 43017 614/764-7000	1976
<b>Johnson, Richard W.</b> , <i>Senior Actuarial Consultant</i> , Blue Cross/Blue Shield Association, 676 St Clair Street, Chicago IL 60611 312/440-6508	1974	<b>Jolls, Thomas H., Jr.</b> , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 200 North Broadway, St Louis MO 63102 314/621-6705	1971
<b>Johnson, Robert B.</b> , (F.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100	1984	<b>Jones, Alan G.</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Actuary</i> , INA/Aetna, 1600 Arch Street, Philadelphia PA 19101 215/241-3225	1973
<b>Johnson, Robert C.</b> , (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2738	1970	<b>Jones, Alvin L.</b> , (A.S.A., E.A.), <i>Vice President &amp; Associate Actuary</i> , Booke & Company, 6797 North High Street, Worthington OH 43085 614/436-8100	1983
<b>Johnson, Robert P.</b> , (F.S.A.), <i>Vice President</i> , North American Reinsurance Corp, 191 Post Road West, Westport CT 06880 203/227-6115	1976	<b>Jones, Anita L.</b> , (F.S.A.), <i>Second Vice President and Actuary</i> , Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2616	1979
<b>Johnson, Rodger</b> , (F.C.A., E.A.), The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1970	<b>Jones, Brian A.</b> , (F.C.A., A.S.A., E.A.), Leef & Jones Inc, 2185 Lemoine Avenue, Fort Lee NJ 07024 201/592-6800	1968
<b>Johnson, Roger C.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19181 215/988-5731	1975	<b>Jones, Bruce R.</b> , (F.C.A.S.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4636	1983
<b>Johnson, Roger D.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary</i> , Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000	1970	<b>Jones, Charles H.</b> , (A.S.A.), 520 Windmeadows, Altamonte Spring FL 32701	i 1966
<b>Johnson, Roger Edward</b> , (A.S.A.), <i>Actuarial Assistant</i> , IDS Life Insurance Company, IDS Tower 18/849, Minneapolis MN 55402 612/372-3218	1985	<b>Jones, Del R.</b> , (A.C.A.S.), <i>Vice President of Risk Management</i> , Zapata Corporation, PO Box 4240, Houston TX 77001 713/226-6258	1980
<b>Johnson, Ronald J.</b> , (A.S.A.), <i>Associate Actuary</i> , League Life Insurance Co, GPO Box 430-A, Detroit MI 48232 313/557-3210	1985	<b>Jones, Donald A.</b> , (A.S.A., E.A.), <i>Vice President</i> , Ann Arbor Actuaries Inc, 321 South Main Street, Ann Arbor MI 48104 313/662-2373	1966
<b>Johnson, Royal A.</b> , (F.S.A., E.A.), <i>Senior Vice President of Marketing</i> , Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Towson MD 21204 301/494-5260	1966	<b>Jones, Donald K.</b> , (E.A.), <i>Assistant Vice President, Group Marketing Services</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3114	1976
<b>Johnson, Susan Lowe</b> , (A.S.A.), <i>Actuary</i> , Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720	1982	<b>Jones, Donn B., Jr.</b> , (F.S.A., E.A.), <i>Vice President</i> , Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000	1971

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<b>Jones, Frances O.</b> , (F.S.A.), Vice President & Actuary, Standard of America Life Insurance, 1 South Washington Street, Park Ridge IL 60068 312/825-4455	1977	<b>Jordan, James L.</b> , (E.A.), Consulting Actuary, Jordan & Andrews, 50 Old Courthouse Square, Suite 207, Santa Rosa CA 95404 707/545-1001	1966
<b>Jones, Frank C.</b> , (F.S.A.), President & Chief Executive Officer, Globe Life & Accident Insurance Co, Globe Life Center, Oklahoma City OK 73184 405/270-1402	1970	<b>Jordan, Michael L.</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Atlanta GA 30026 404/261-5420	1972
<b>Jones, Harold M.</b> , (F.C.A.S.), 16 Leicester Road, Marblehead MA 01945	1965	<b>Jordan, Robert H.</b> , (F.S.A.), Executive Vice President & Chief Actuary, Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019 212/484-9310	1965
<b>Jones, Hodge L.</b> , (F.S.A., E.A.), 167 Sunset Place, Sequim WA 98382	1965	<b>Jorve, Barry M.</b> , (A.C.A.S.), Second Vice President, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6027	1971
<b>Jones, J Michael</b> , (E.A.), Consulting Actuary, Hewitt Associates, 100 South Ashley Drive -1200, Tampa FL 33602 813/221-2222	1982	<b>Josephson, Gary R.</b> , (F.C.A.S.), Actuary, Milliman & Robertson Inc, 15700 West Blue Mound Road, Brookfield WI 53005 414/784-2250	1982
<b>Jones, James D.</b> , (A.S.A.), Attorney, Illinois Department of Insurance, 320 West Washington, Fourth Floor, Springfield IL 62767 217/782-8216	1979	<b>Joshi, Atul V.</b> , (A.S.A.), Consulting Actuary, Tomenson Associates, 401 West Georgia Street, Suite 1500, Vancouver BC Canada V6B 5A1 604/682-0862	1971
<b>Jones, Janice M.</b> , (F.S.A.), Assistant Product Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0469	1979	<b>Joss, Richard</b> , (F.S.A., E.A.), Consulting Actuary, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125	1979
<b>Jones, Matt B., Jr.</b> , (F.S.A.), Vice President, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6625	1968	<b>Joyner, Billy N.</b> , (F.S.A.), Vice President, GEICO, GEICO Plaza, Washington DC 20076 301/657-7282	1965
<b>Jones, Michael B.</b> , (A.S.A., E.A.), Partner, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1979	<b>Joyner, Leon F., Jr.</b> , (A.S.A.), Assistant Actuary, Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/955-4003	1983
<b>Jones, Nathan F.</b> , (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	<b>Ju, Faming</b> , (A.S.A.), Assistant Actuary, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6007	1981
<b>Jones, Norman L.</b> , (F.C.A., F.S.A., E.A.), Actuary, Gabriel Roeder Smith & Co, 2090 First National Building, Detroit MI 48226 313/961-3346	1970	<b>Juan, Mabini L.</b> , (F.S.A., E.A.), Executive Vice President & Actuary, Philippine American Life Insurance, PO Box 1152, Metro Manila Philippines 058-4155	1975
<b>Jones, Randall S.</b> , (F.S.A.), Manager & Assistant Actuary, CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-4432	1984	<b>Judd, Steven W.</b> , (F.C.A.S.), Actuarial Pricing Manager, Federated Mutual Insurance Co, 129 East Broadway, Owatonna MN 55060 507/455-5348	1980
<b>Jones, Richard J.</b> , 119 Nut Bush Road, Greensboro NC 27410 919/292-0756	1966	<b>Juncker, Walter</b> , (F.S.A.), Vice President, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/278-5650	1975
<b>Jones, Van Allen</b> , (F.S.A.), Group Actuary, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7091	1982	<b>Juneja, Diljit S.</b> , (F.C.A., A.S.A.), President, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-6698	1976
<b>Jones, Warren R.</b> , (A.S.A.), Chief Actuary, Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75234 214/233-2510	1982	<b>Jungk, David H.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Actuarial Department - GFSO, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8580	1978
<b>Jones, Weston R.</b> , (E.A.), Actuary, Benetech Inc, 4330 Auburn Boulevard, Sacramento CA 95842 916/484-6811	1981	<b>Junker, Richard</b> , (F.S.A.), Senior Associate Actuary, Indianapolis Life Insurance Co, North Meridian St at 30th, PO Box 1230, Indianapolis IN 46206 317/927-6500	1979
<b>Jones, William W.</b> , (E.A.), Benefit Plans Services Inc, PO Box 909, Huntington WV 25712 304/525-6557	1980	<b>Justin, Judith</b> , (F.S.A.), Assistant Actuary/Health, North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8551	1982
<b>Jonske, Fred</b> , (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	<b>K</b>	
<b>Jordan, C Wallace</b> , (F.S.A.), 18 Snow Shore Road, Orleans MA 02653 617/255-4562	1965	<b>Kaack, Ingo</b> , (F.S.A.), Second Vice President, John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/421-4124	1968
<b>Jordan, Charles Michael</b> , (A.S.A.), Assistant Actuary, South Carolina Department of Insurance, 2711 Middleburg Drive, Columbia SC 29204 803/758-3271	1982	<b>Kabala, Joel C.</b> , (A.S.A.), Actuarial Associate, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2533	1984
<b>Jordan, George R., Jr.</b> , (A.S.A.), Chairman & Chief Executive Officer, Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215-1989 713/789-5640	1966	<b>Kabele, Thomas G.</b> , (F.S.A.), Vice President & Corporate Actuary, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8841	1985

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<b>Kacmarynski, Joseph P</b> , 4334 Franklin Avenue, Des Moines IA 50310	i 1966	<b>Kan, Philip Tai-Ping</b> , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6400	1978
<b>Kadison, Jeffrey P</b> , (A.C.A.S.), <i>Associate Actuary</i> , Security Insurance Group, Nine Farm Springs Drive, Farmington CT 06032 203/674-6934	1984	<b>Kandrac, Joseph J</b> , (F.S.A., A.C.A.), <i>Vice President and Consulting Actuary</i> , Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2461	1971
<b>Kadowama, Mitsuru</b> , (F.C.A., F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3221	1965	<b>Kane, Adrienne B</b> , (F.C.A.S.), <i>Senior Consulting Actuary</i> , Fred S James & Co, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7438	1983
<b>Kagan, Arthur B</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , The Morton Co, 6400 Canoga Avenue, Suite 300, Woodland Hills CA 91367 213/992-4440	1967	<b>Kane, Howard L</b> , (F.C.A., F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Noble Lowndes International Inc, Three Park Avenue, New York NY 10016 212/689-4100	1971
<b>Kagen, Maynard I</b> , (F.S.A., E.A.), <i>Associate Executive Director</i> , US Railroad Retirement Board, 844 North Rush Street, Chicago IL 60611 312/751-4980	1965	<b>Kanitkar, Yeshwant G</b> , (E.A.), Smith Everett & Associates Inc, 146 West Broad Street, Rochester NY 14614 716/546-8060	1978
<b>Kager, Timothy C</b> , (A.S.A., E.A.), Towers Perrin Forster & Crosby, One Live Oak Center, 3475 Lenox Road NE - Suite 500, Atlanta GA 30326 404/261-7820	1979	<b>Kanney, James R</b> , (F.S.A.), <i>President</i> , Project Assistance Corporation, 6205 Sharon Woods Boulevard, PO Box 29545, Columbus OH 43229 614/890-4697	1965
<b>Kahn, David J</b> , (A.S.A., E.A.), <i>Vice President</i> , S & E Pension Ltd, 1615 Northern Boulevard, Manhasset NY 11030 718/961-6767	1971	<b>Kaplan, Arnold M</b> , (E.A.), <i>Vice President</i> , Prestige Planning Corporation, 127 John Street, New York NY 10038 212/344-6300	1981
<b>Kahn, Linda M</b> , (F.C.A., F.S.A., E.A.), <i>Director of Program Management</i> , Pacific Maritime Association, 635 Sacramento Street, PO Box 7861, San Francisco CA 94111 415/576-3248	1965	<b>Kaplan, Barry</b> , (E.A.), <i>Manager, Actuarial Services</i> , Laiken Siegel & Co, 400 Park Avenue, New York NY 10022 212/421-9710	1979
<b>Kahn, Paul M</b> , (F.C.A., F.S.A., E.A.), P M Kahn & Associates, 2430 Pacific Avenue, San Francisco CA 94115 415/346-0643	1965	<b>Kaplan, Donald W</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1576	1976
<b>Kain, Dale R</b> , (F.S.A.), <i>Second Vice President &amp; Corporate Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3590	1966	<b>Kaplan, Michael H</b> , (F.S.A., E.A.), <i>Senior Vice President/Actuary</i> , Martin F Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1970
<b>Kaleas, John R</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Louis Kravitz & Associates, 16030 Ventura Boulevard, Suite 200, Encino CA 91436 818/995-6100	1975	<b>Kaplan, Mortimer</b> , (F.C.A.), <i>Consulting Actuary</i> , 472 Chestnut Street, Springfield MA 01107 413/733-4594	1969
<b>Kalish, Daniel H</b> , (E.A.), <i>President</i> , Advanced Actuarial Consultants of New Jersey Ltd, 82 West Main Street, Ramsey NJ 07446 201/825-3505	1976	<b>Kapner, Joanna M</b> , (E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1977
<b>Kalish, Mitchell Allan</b> , (A.S.A.), Blue Cross/Blue Shield of Greater New York, Three Park Avenue, New York NY 10016 212/481-2445	1982	<b>Kaptein, Roy</b> , <i>Director of Actuarial Services</i> , Blue Cross of New Jersey, 33 Washington Street, Newark NJ 07102 201/456-3379	1985
<b>Kaliski, Alan E</b> , (F.C.A.S.), <i>Vice President</i> , Royal Insurance Company, 150 William Street, New York NY 10038 212/553-3181	1977	<b>Kapur, Vishwa N</b> , (A.S.A.), <i>Consulting Actuary</i> , 25 Winthrop Drive, Woodbury NY 11797 516/692-7646	1971
<b>Kalke, William C</b> , (E.A.), <i>Group Pension Actuarial Operations Manager</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6589	1980	<b>Karlin, Michael J</b> , (F.S.A., E.A.), <i>Vice President &amp; Associate Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1978
<b>Kallop, Roy H</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1064	1965	<b>Karlinski, Frank J, III</b> , (F.C.A.S.), <i>Vice President, Operations</i> , Prudential Property & Casualty, 23 Main Street, Box 419, Holmdel NJ 07733 201/946-5608	1979
<b>Kalmbach, Leland J</b> , (F.S.A.), 415 South East Street, Chelsea MI 48118	i 1965	<b>Karo, David N</b> , (A.S.A.), Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7183	1984
<b>Kalnberg, John F</b> , (A.S.A.), <i>Associate Actuary</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1982	<b>Karp, Ronald A</b> , (F.S.A., E.A.), <i>President</i> , Ronald A Karp Associates Inc, 47 Maple Street, Summit NJ 07901 201/522-1414	1965
<b>Kalwarski, Eugene M</b> , (F.S.A., E.A.), <i>Consulting Actuary &amp; Manager</i> , Washington Office, Milliman & Robertson Inc, 2550 M Street NW, Washington DC 20037 202/223-4866	1980	<b>Karras, Ioannis S</b> , <i>Director, Special Projects</i> , Blue Cross/Blue Shield of Michigan, 600 Lafayette East, Detroit MI 48226 313/225-9037	1984
<b>Kamer, Joel V</b> , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4977	1971	<b>Kass, David R</b> , (F.S.A., E.A.), <i>Vice President</i> , Johnson & Higgins, 2600 National City Center, Cleveland OH 44114 216/781-3000	1965
<b>Kaminetzky, Dr. Lee</b> , (A.S.A.), <i>Associate Prof of Mathematics</i> , City College of New York, 138 Street & Convent Avenue, New York NY 10031 212/690-5346	1985	<b>Kastrinsky, Ira G</b> , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1979

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<b>Kataria, Sham S.</b> , (A.S.A.), Assistant Vice President & Actuary, Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/685-2900	1984	<b>Keating, Daniel J.</b> , (F.S.A.), Assistant Vice President & Actuary, Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/685-2900	1979
<b>Katcher, Anne M.</b> , (F.S.A.), Assistant Vice President & Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 21 G, New York NY 10121 212/714-5275	1981	<b>Keating, Jacqueline M.</b> , (F.S.A.), Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1984
<b>Katcher, Mitchell R.</b> , (F.S.A.), Assistant Vice President & Actuary, Monarch Resources Inc, 780 Third Avenue, 20th Floor, New York NY 10028 212/753-4460	1982	<b>Keating, Richard C.</b> , (F.C.A., E.A.), PO Box 15, Gurnee IL 60031 312/623-2338	1976
<b>Katz, Frank L.</b> , (E.A.), Consulting Actuary, Leef & Jones Inc, 2185 Lemoine Avenue, Fort Lee NJ 07024 201/592-6800	1984	<b>Keaton, Charles W.</b> , (F.C.A., F.S.A., E.A.), President, McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333	1965
<b>Katz, Gerald L.</b> , (F.S.A., F.A.), Assistant Vice President & Actuary, MONY Financial Services, Four Manhattenville Road, Purchase NY 10577 914/697-8705	1974	<b>Keatts, Glenn H.</b> , (F.C.A.S.), Actuary, US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/625-5464	1981
<b>Katz, Jeffrey Stanton</b> , (A.S.A.), American General Life Insurance Co, 2727 A Allen Parkway, Houston TX 77092 713/831-3239	1985	<b>Keene, Charles R.</b> , (F.C.A., A.S.A., E.A.), 12430 Bluestem Drive, Sun City West AZ 85375 602/584-5108	i 1965
<b>Katz, Lynn Robert</b> , (E.A.), Executive Director, Consultant & Actuary, Actuarial & Pension Consultants Inc, PO Box 160037, Miami FL 33116 305/382-2214	1979	<b>Keene, Kenneth K.</b> , (F.S.A., E.A.), Senior Vice President/Director, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8546	1965
<b>Katzan, Philip</b> , (F.A.), Consultant, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	<b>Keene, Vicki Sue</b> , (F.C.A.S.), 225 Carlton Lane, North Andover MA 01845	1977
<b>Kauffman, Alan S.</b> , (E.A.), Director, Samuel J Savitz & Associates Inc, 1845 Walnut Street, Philadelphia PA 19103 215/563-9930	1976	<b>Keetch, G Y.</b> , (F.C.A., E.A.), 2207-B Boca Raton Drive, Austin TX 78747 512/282-4123	i 1965
<b>Kaufman, Allan M.</b> , (F.C.A.S.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1977	<b>Keffer, William W.</b> , (F.S.A., E.A.), Executive Vice President, Benetech Corp, 7419 South Depew Street, Littleton CO 80123 303/979-6237	1965
<b>Kaufmann, Christie W.</b> , (A.S.A.), Actuary, Summit National Life Insurance Co, 1815 West Market Street, Akron OH 44313 216/836-9551	1979	<b>Keh, Hsien-Ming K.</b> , (F.S.A.), Associate Actuary, Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7747	1980
<b>Kaur, Alan F.</b> , (A.C.A.S.), Consulting Actuary, 206 East Edmonton, Bismarck ND 58501 701/255-1385	1980	<b>Kehela, Edmund F.</b> , (A.S.A., E.A.), Principal & Actuary, William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6488	1968
<b>Kavall, Robin Jayne</b> , (A.S.A.), Actuary, Blue Cross/Blue Shield of the Natl Capital Area, 550 12th Street SW, Washington DC 20065 202/479-8441	1982	<b>Keith, Allan B.</b> , (F.C.A., F.S.A., E.A.), Tillinghast Nelson & Warren, One Newton Executive Park, Newton MA 02162 617/965-8420	1979
<b>Kaye, Richard M.</b> , (F.S.A., E.A.), Partner, Coopers & Lybrand, 400 Renaissance Center, Suite 2900, Detroit MI 48243 313/446-7218	1976	<b>Kell, Robert E.</b> , (F.S.A.), Actuary, Southern Life & Health Insurance Co, 2101 Highland Avenue, Birmingham AL 35205 205/933-1160	1983
<b>Kays, David F.</b> , (A.S.A., E.A.), Vice President, Actuarial Services, Pension & Group Services Inc, Haymarket 161 East Michigan, Suite 400, Kalamazoo MI 49007 616/382-0300	1979	<b>Kellar, Stephen H.</b> , (F.S.A.), Vice President-Group Actuary, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1982
<b>Kaysen, Kenneth E.</b> , 546 Evans Road, Springfield PA 19064 i 1966		<b>Kellen, Michael L.</b> , (F.S.A.), Vice President & Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2086	1979
<b>Kayton, Howard H.</b> , (F.C.A.S., F.C.A., F.S.A.), Vice President & Chief Actuary, Security First Group, PO Box 92193, Los Angeles CA 90009 213/312-6328	1965	<b>Keller, Barbara A.</b> , (F.S.A.), Vice President & Actuary, Security-Connecticut Life Insurance, Security Drive, Avon CT 06001 203/674-6232	1979
<b>Kazakoff, Michael</b> , (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	<b>Keller, Donald E.</b> , (F.S.A.), Vice President & Chief Actuary, Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46804 219/484-0511	1979
<b>Kazanjian, Agnes</b> , (E.A.), Reviewing Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976	<b>Keller, James B.</b> , (A.S.A.), Director Reinsurance Product Dev, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2170	1984
<b>Kazin, Iris H.</b> , (F.S.A., E.A.), Actuary, Pension Actuarial Services Inc, 275 Seventh Avenue, New York NY 10023 212/206-9300	1976	<b>Keller, John W.</b> , (F.S.A.), Managing Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7113	1972
		<b>Keller, Peter J.</b> , (E.A.), Vice President Managing Principal, A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400	1981

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<b>Keller, Robert J.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Great American Reserve Insurance Co, 2020 Live Oak Street, Dallas TX 75221 214/953-7206	1981	<b>Kelly, Martin K.</b> , (A.C.A.S.), Assistant Actuary, Great American Insurance Co, 580 Walnut Street, Box 2575, Cincinnati OH 45201 513/369-5819	1981
<b>Keller, Thomas</b> , (F.S.A.), Senior Vice President, Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7717	1977	<b>Kelly, Robert J.</b> , (F.S.A.), Allstate Life Insurance Co, Allstate Plaza South, G5C, Northbrook IL 60062 312/291-7621	1979
<b>Keller, Wayne Stephen</b> , (A.C.A.S.), Assistant Actuary, John Hancock Property, & Casualty Ins Companies, PO Box 111, Boston MA 02117 617/236-5326	1984	<b>Kelly, Thomas J.</b> (F.S.A., E.A.), Consulting Actuary, 33-11 162nd Street, Flushing NY 11358 718/461-2087	1965
<b>Kelley, Donel C.</b> , (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	<b>Kemble, James W.</b> , (F.S.A., E.A.), Continental Insurance, Financial Services Group, 180 Maiden Lane, New York NY 10038 212/440-7765	1965
<b>Kelley, Jack A.</b> , (F.S.A.), Vice President & Actuary, Liberty National Life Insurance Co, Box 2612, Birmingham AL 35202 205/325-2760	1976	<b>Kemp, Michael A.</b> , (F.S.A.), Assistant Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1985
<b>Kelley, Mary A.</b> , (A.S.A.), Actuarial Assistant, CNA Insurance Companies, CNA Plaza, 34th Floor, Chicago IL 60685 312/822-4257	1979	<b>Kemper, Lee H.</b> , (F.S.A., E.A.), President, L H Kemper & Associates Inc, 5112 Sangamore Road, Bethesda MD 20816 301/229-0311	1965
<b>Kelley, Randy D.</b> , (A.S.A.), Actuarial Analyst, Towers Perrin Forster & Crosby, 3475 Lenox Road NF, One Live Oak Center Suite 500, Atlanta GA 30326 404/261-7820	1982	<b>Kempken, David W.</b> , (F.S.A., E.A.), Head of Office, William M Mercer-Meidinger Inc, 450 North Sunny Slope Road, Milwaukee WI 53005 414/785-9669	1974
<b>Kelley, Robert J.</b> , (A.C.A.S.), Senior Assistant Actuary, State Farm Fire & Casualty Co, 112 East Washington Street, Fire Actuarial, 10 South, Bloomington IL 61701 309/766-6561	1984	<b>Kennedy, Carol A.</b> , (E.A.), Consulting Actuary, Donald E Kennedy, 251 Keswick Avenue, PO Box 351, Glenside PA 19038-0351 215/886-2140	1978
<b>Kelley, Vance W.</b> , (F.S.A.), Group Actuary, Mutual Benefit Life Insurance Co, 2345 Grand Avenue, Kansas City MO 64108 816/474-2504	1971	<b>Kennedy, Donald E.</b> , (F.S.A.), Consulting Actuary, Donald E Kennedy, 251 Keswick Avenue, PO Box 351, Glenside PA 19038-0351 215/886-2140	1967
<b>Kellie, William C.</b> , (F.S.A.), Senior Vice President Group Operations, Georgia International Life, 300 Interstate North Parkway, PO Box 7325, Atlanta GA 30357 404/955-1555	1974	<b>Kennedy, Douglas</b> , (A.S.A., E.A.), Vice President, Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200	1976
<b>Kellison, Stephen G.</b> , (F.S.A., F.A.), Executive Director, American Academy of Actuaries, 1720 I Street NW, 7th Floor, Washington DC 20006 202/223-8196	1968	<b>Kennedy, J Stephen</b> , (A.S.A., E.A.), Manager, Deloitte Haskins & Sells, 200 East Randolph Drive, Suite 7500, Chicago IL 60601 312/861-1161	1976
<b>Kellogg, Terry D.</b> , (F.S.A.), Vice President/Actuary, Blue Cross/Blue Shield of Alabama, 450 Riverchase Parkway East, Birmingham AL 35298 205/988-2148	1980	<b>Kenney, James A.</b> , (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
<b>Kelly, Anne</b> , (F.C.A.S.), Assistant Chief Casualty Actuary, New York State Insurance Department, Two World Trade Center, New York NY 10047 212/488-4090	1977	<b>Kenney, Leslie P.</b> , (F.S.A., E.A.), Vice President, Tillinghast Nelson & Warren, 8000 Interstate 10 West, One Forum - Suite 920, San Antonio TX 78230-3868 512/344-0220	1980
<b>Kelly, Edmund F.</b> , (F.S.A.), Vice President Employee Benefits Division, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1982	<b>Kenny, Kevin</b> , (F.S.A.), Consultant, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1982
<b>Kelly, Gary R.</b> , (A.S.A.), Assistant Actuary, Reserve Life Insurance Co, 403 South Akard, Dallas TX 75202 214/670-9700	1985	<b>Kent, Irwin I.</b> , (F.C.A., A.S.A., E.A.), President, Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400	1965
<b>Kelly, George E.</b> , (M.C.A., A.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, 4918 US Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	1980	<b>Kent, Louis A.</b> , (E.A.), Assistant Vice President & Actuary, Guarantee Financial Services, 1322 East Shaw, Suite 110, Fresno CA 93710 209/226-9400	1984
<b>Kelly, Jeremiah</b> , (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	<b>Kent, Morton J.</b> , (F.S.A., E.A.), Board Chairman, Media Central Inc, Osborne Office Center, Suite 620, Chattanooga TN 37411 615/894-4980	1965
<b>Kelly, Juan N.</b> , (A.S.A., E.A.), Director-Retirement Plans, Houdaille Industries Inc, One Financial Plaza, Ft Lauderdale FL 33394 305/764-4141	1976	<b>Kenyon, Frederic V.</b> , (F.S.A., E.A.), William M Mercer-Meidinger Inc, 1600 Summer Street, Stamford CT 06905 203/357-1759	1970
<b>Kelly, Karen M.</b> , (A.S.A., E.A.), Assistant Vice President, Frank B Hall & Company Inc, 261 Madison Avenue, New York NY 10016 212/922-1300	1979	<b>Kern, Richard D.</b> , (E.A.), Retirement Plan Consultant, Richard D Kern, 517 3rd Street, Suite 27, Eureka CA 95501 707/443-7355	1982
		<b>Kerr, John B.</b> , (A.S.A.), Manager, Valuation, Philadelphia American Life Insurance, PO Box 2465, Houston TX 77252 713/871-4788	1980
		<b>Kerr, William D.</b> , (E.A.), All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6529	1971
		<b>Kerrigan, William D.</b> , (F.S.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-8635	1983

	Admitted		Admitted
<b>Kersey, Charles E.</b> , (A.S.A.), Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/584-8157	1969	<b>Kieser, Joyce R.</b> , (E.A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	1981
<b>Kershner, James D.</b> , (F.S.A., E.A.), Actuary, Midwest Pension Actuaries Inc, 20640 West Twelve Mile, Farmington Hills MI 48018 313/851-4810	1979	<b>Kieser, Manfred B.</b> , (A.S.A., E.A.), President, MBK Pension Group Inc, Four Commerce Park Square, 23200 Chagrin Boulevard, Beachwood OH 44122 216/292-8155	1971
<b>Kerstein, Andrew M.</b> , (A.S.A.), Senior Vice President & Chief Actuary, United Pacific Life Insurance Co, 33405 - 8th Avenue South, C-3000, Federal Way WA 98003 206/591-8519	1980	<b>Kikla, Samuel M.</b> , (F.S.A., E.A.), Vice President, Fred S James & Co, Public Ledger Building, 6th Floor, Philadelphia PA 19106 215/928-4600	1976
<b>Kessel, Hugh G.</b> , (A.S.A.), Vice President & Valuation Actuary, Pacific Standard Life Insurance Co, 3820 Chiles Road, Davis CA 95616 916/756-3030	1979	<b>Kilbourne, Frederick W.</b> , (F.C.A.S., F.C.A., F.S.A., E.A.), President, Future Cost Analysts Inc, 1100 Quail Street, Suite 211, Newport Beach CA 92660 714/752-9449	1965
<b>Kesselman, Harvey</b> , (A.S.A., E.A.), Actuary, Miller Mason & Dickenson Inc, One First Avenue, Box 867, Conshohocken PA 19428 215/834-2100	1976	<b>Kildahl, Kathryn J.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-1500	1983
<b>Kessler, Steven</b> , Director/Financial Management, Blue Cross/Blue Shield of New York, Three Park Avenue, New York NY 10016 212/481-2456	1984	<b>Killick, David H.</b> , (F.S.A., E.A.), Associate Actuary, Conrad M Siegel Inc, Corporate Center 81, 500 Nationwide Drive - Ste 100, Harrisburg PA 17110 717/652-5633	1985
<b>Kessner, William V.</b> , (E.A.), Consulting Actuary, Corporate Pension Services Ltd, 180 North LaSalle, Suite 3200, Chicago IL 60601 312/346-5588	1979	<b>Killion, Raymond F.</b> , (F.S.A.), 5 High Ridge Road, Wilton CT 06897	1965
<b>Ketzlach, Kalman J.</b> , (F.S.A.), Vice President & Comptroller, Prudential Property & Casualty, PO Box 419, Holmdel NJ 07733 201/946-5200	1978	<b>Kilmer, James E.</b> , (F.S.A.), Tax Vice President, Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000	1974
<b>Ketzner, Jon S.</b> , (E.A.), Actuary, Paul A Tanker & Associates, 1521 Locust Street, Philadelphia PA 19102 215/735-1202	1976	<b>Kim, Choong J.</b> , (A.S.A., E.A.), Senior Vice President, National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda - PO Box 34080, Los Angeles CA 90034 213/390-8801	1979
<b>Keys, Larry D.</b> , (F.S.A., A.C.A., E.A.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place - Suite 2000, Atlanta GA 30026 404/261-5420	1979	<b>Kim, Kwang E.</b> , (A.S.A.), Actuarial Officer, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7205	1981
<b>Khalique, Abdul</b> , (F.S.A., E.A.), Second Vice President, American General Corporation, 2929 Allen Parkway, Houston TX 77019 713/831-1126	1981	<b>Kim, Yung-Chai</b> , (A.S.A., E.A.), Associate Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1983
<b>Kheel, Brian S.</b> , (F.S.A., E.A.), Assistant Chief Actuary, New York City Retirement Systems, 220 Church Street, New York NY 10013 212/566-6655	1972	<b>Kimball, Herbert W.</b> , (F.C.A., F.S.A., E.A.), One Meadowbrook Drive, Andover MA 01810 617/475-2999	1965
<b>Khury, C K.</b> , (F.C.A.S.), Vice President & Actuary, Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/946-5600	1973	<b>Kincaid, David M.</b> , (A.S.A.), Actuarial Associate, American Family Life Assur Co of Columbus, PO Box 1459, Columbus GA 31999 404/323-3431	1979
<b>Kidd, Robert M.</b> , (A.S.A.), 1824 Mears Avenue, Cincinnati OH 45230 513/232-2232	1966	<b>King, Carolyn</b> , (F.S.A.), Vice President & Actuary, Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1874	1978
<b>Kidd, Thomas D.</b> , (F.S.A.), Actuary, The Wyatt Company, #700-401 West Georgia Street, Vancouver BC Canada V6B 5A1 604/688-6211	1975	<b>King, David P.</b> , (F.S.A.), Vice President & Actuary, United Family Life Insurance Co, PO Box 2204, Atlanta GA 30371 404/659-3300	1978
<b>Kidwell, W Duane</b> , (F.S.A., E.A.), Vice President/Senior Actuary, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/793-5835	1965	<b>King, Edwin H.</b> , (A.S.A., E.A.), Senior Assistant Actuary-Annuities, Nationwide Life Insurance Co, One Nationwide Plaza, 611, Columbus OH 43214 614/227-8238	1979
<b>Kiefer, Donald C.</b> , (F.S.A.), Senior Manager & Associate Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4959	1978	<b>King, James A.</b> , (E.A.), Consulting Actuary, 469 Crown Street, Brooklyn NY 11225 718/735-4540	1971
<b>Kiefer, James C.</b> , (A.S.A.), Senior Vice President, Powers Carpenter & Hall Inc, 1777 South Harrison, Suite 820, Denver CO 80210-3933 303/759-8889	1975	<b>King, Jon L.</b> , (F.C.A., F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1975
<b>Kieley, John</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 60 William Street, Suite 320, Wellesley Hills MA 02181 617/237-5999	1977	<b>King, Kerry K.</b> , (A.C.A.S.), Associate Actuary, Transamerica Insurance Co, 1150 South Olive Street, Los Angeles CA 90015 213/742-4316	1979
<b>Kientz, Dorothy I.</b> , (F.C.A., A.S.A., E.A.), 36 Montrose Avenue, Verona NJ 07044	1965	<b>King, Norman R B.</b> , (M.C.A.), Actuary & General Manager, Professional Life & Casualty, 720 North Michigan, Chicago IL 60611 312/642-2456	1967
<b>Kiernan, Edward P.</b> , Associate Actuary, Delta Dental Plan of Michigan, PO Box 30416, Lansing MI 48909 517/349-6000	1984	<b>King, Roland E.</b> , (F.S.A.), Chief Actuary, Health Care Financing Admin, 6401 Security Boulevard, Baltimore MD 21235 301/594-2826	1981
<b>Kiernan, William J.</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 135 West 50th Street, 3rd Floor, New York NY 10020 212/315-7071	1973		

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<b>King, Russell L.</b> , (E.A.), Vice President & Actuary, National Old Line Insurance Co, 501 Woodlane, Little Rock AR 72203 501/372-5000	1966	<b>Kischuk, Geoffrey L.</b> , (F.S.A.), Vice President & Actuary, Transamerica Occidental Life, Transamerica Center, Los Angeles CA 90015 213/742-3001	1980
<b>King, Thomas O.</b> , (E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10021 212/701-8526	1980	<b>Kischuk, Richard K.</b> , (F.S.A., E.A.), Vice President, Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3228	1976
<b>Kinnaman, Jay B.</b> , (A.S.A.), Senior Actuarial Analyst, Business Men's Assurance Co, One Penn Valley Park, Box 458, Kansas City MO 64141 816/753-8000	1984	<b>Kissel, James R.</b> , (E.A.), Kissel & Associates Inc, Sachem Hill Professional Ctr, 157 Goose Lane, Guilford CT 06437 203/453-1881	1980
<b>Kinney, John Patrick, III</b> , (A.S.A.), Actuarial Associate, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2206	1985	<b>Kissel, Jeffrey Allen</b> , (F.S.A., E.A.), Benefit Consultant & Actuary, C G Thacher & Associates Inc, 708 Third Avenue, New York NY 10017 212/949-1344	1980
<b>Kinsey, Paul F.</b> , (A.S.A.), Associate Director of Data Processing, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1966	<b>Kist, Frederick O.</b> , (F.C.A.S.), Director, Coopers & Lybrand, 1200 Equitable Building, 100 Peachtree Street, Atlanta GA 30043 404/658-1000	1980
<b>Kinsky, Stephen C.</b> , (F.S.A.), Equitable of Colorado, 111 South Cascade Avenue, Colorado Springs CO 80903 303/632-3999	1979	<b>Kitchen, Duane</b> , (A.S.A., E.A.), Principal, GDK Associates Inc, 15300 Ventura Boulevard, Suite 223, Sherman Oaks CA 91403 213/990-4030	1966
<b>Kinzer, Mark Edward</b> , (A.S.A.), Actuarial Associate, National Guardian Life Insurance, Box 1191, Madison WI 53701 608/257-5611	1984	<b>Kitchen, Emmett B.</b> , (A.C.A.), President & Actuary, Mutual Life Insurance Company of Washington, 1900 L Street NW, Washington DC 20036 202/296-2650	1966
<b>Kinzer, Michael J.</b> , (F.S.A.), Vice President & Chief Actuary, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5482	1982	<b>Kitsos, Theodore J.</b> , (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
<b>Kiontke, Gary L.</b> , (F.S.A.), Associate Actuary, Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811	1980	<b>Kittel, Sharon L.</b> , (F.S.A., E.A.), Consultant, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1980
<b>Kioski, Gregory</b> , (A.S.A., E.A.), Director of Systems, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1976	<b>Kittredge, John K.</b> , (F.S.A.), Executive Vice President, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6556	1965
<b>Kipnis, Roni S.</b> , (A.S.A.), Manager, Monarch Resources Inc, 780 Third Avenue, New York NY 10017 212/753-4460	1984	<b>Kivi, Michael R.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 2101 L Street NW, Washington DC 20037 202/466-4440	1978
<b>Kipp, Richard</b> , Senior Director - Actuary, Northeast Consolidated Service, Two Pillsbury Street, Concord NH 03306 603/224-9511	1984	<b>Klaasse, Frank L.</b> , (F.S.A.), Director, Communication Systems Development, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1682	1966
<b>Kirby, Karen Marie</b> , (F.S.A.), Assistant Actuary, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6209	1984	<b>Klaassen, Eldon J.</b> , (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
<b>Kirby, William J.</b> , (E.A.), Director, Pension & Operations, William J Kirby Pension Services, 39 Division Street, East Berlin CT 06023 203/828-9509	1966	<b>Klapman, Brian L.</b> , (A.S.A.), Senior Actuarial Associate, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1198	1983
<b>Kirk, Jill A.</b> , (A.S.A.), Senior Actuarial Assistant, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4368	1984	<b>Klaristenfeld, Harry I.</b> , (F.S.A.), Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5307	1978
<b>Kirkland, Larry M.</b> , (A.S.A.), Vice President & Assistant Actuary, Western Reserve Life Assurance Company of Ohio, PO Box 5068, Clearwater FL 33518 813/585-6565	1980	<b>Klausen, James S.</b> , (A.S.A.), Actuarial Assistant, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3119	1985
<b>Kirkpatrick, David K.</b> , (A.S.A.), Consultant, Incepts Inc, 12770 Coit Road, Suite 400, Dallas TX 75251 214/385-6497	1979	<b>Klayman, Earl</b> , (F.S.A.), Associate Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000	1981
<b>Kirkpatrick, Thomas H.</b> , (F.S.A.), 12518 Shadow Hills Drive, Sun City West AZ 85375-4653 602/584-0455	1965	<b>Kleen, John T., Jr.</b> , (A.S.A.), Actuary, United Insurance Co of America, One East Wacker Drive, Chicago IL 60601 312/266-3947	1971
<b>Kirley, Paul O.</b> , (F.S.A.), Associate Actuary, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1983	<b>Kleiman, John B.</b> , (F.S.A.), Associate Actuary, Aetna Life & Casualty, Mc16, 151 Farmington Avenue, Hartford CT 06115 203/636-4584	1976
<b>Kirschenbaum, Anna L.</b> , (F.S.A.), Assistant Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5286	1978	<b>Klein, Allen M.</b> , (A.S.A.), Senior Actuarial Analyst, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000	1984
<b>Kirzner, Judith L.</b> , (F.S.A.), Second Vice President, Financial Actuary, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1979		

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<b>Klein, David M.</b> , (F.C.A.S.), Senior Vice President, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3975	1975	<b>Klingman, George C.</b> , (A.C.A.S.), Second Vice President, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6223	1971
<b>Klein, Nancy W.</b> , (E.A.), Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100	1977	<b>Klinzman, Frank W.</b> , (F.S.A.), Vice President & Staff Actuary, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000	1965
<b>Klein, Oscar R.</b> , (F.S.A., E.A.), Executive Vice President, Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	1965	<b>Klopfenstein, Timothy J.</b> , (F.S.A.), Actuary, Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-7161	1984
<b>Klein, Richard C.</b> , (F.S.A.), Manager, CNA Insurance Companies, CNA Plaza 39-S, Chicago IL 60685 312/822-7839	1979	<b>Klose, Charles J.</b> , (E.A.), Actuary / Consultant, Estate & Pension Advisory Board, Two Bala Cynwyd Plaza, Suite 916, Bala Cynwyd PA 19004 215/667-3800	1984
<b>Klein, Robert Alan</b> , (A.S.A., E.A.), Associate Pension Actuary, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104 203/725-2139	1976	<b>Kloss, Joseph C.</b> , (A.S.A., E.A.), Actuarial Unit Manager, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1976
<b>Klein, Ronald</b> , (F.S.A.), Director of Product Development, Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1977	<b>Klubock, Steven H.</b> , (F.S.A., M.C.A., E.A.), Consultant, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	1979
<b>Klein, Ronald L.</b> , (A.S.A.), Actuarial Assistant, MONY Financial Services, 1740 Broadway 6-31, New York NY 10019 212/708-2395	1984	<b>Klueh, Kenneth C.</b> , (F.S.A.), Senior Vice President & Chief Actuary, Monumental Life Insurance Co, Two East Chase Street, Baltimore MD 21202 301/576-4525	1967
<b>Kleinberg, Albert J. Jr.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220	1974	<b>Knapp, Darrell D.</b> , (A.S.A.), Senior Marketing Analyst, Crown Life Insurance Co, US Executive Center, 201 North Union Street, Alexandria VA 22314 703/684-4110	1985
<b>Kleinman, Joel M.</b> , (F.C.A.S.), Assistant Actuary, Hartford Insurance Group, Actuarial Department, Hartford Plaza, Hartford CT 06115 203/547-5565	1982	<b>Knapp, Harry E. Jr.</b> , (F.S.A., E.A.), V.P., Real Estate Finance, Prudential Mortgage Capital Co, Prudential Plaza, Newark NJ 07101 201/877-8161	1980
<b>Klem, Walter</b> , (F.S.A.), 30 Western Drive, Short Hills NJ 07078 201/379-5550	1965	<b>Knarr, Shirley A.</b> , (F.S.A.), Vice President & Actuary, Annuities, The Capitol Life Insurance Co, 1600 Sherman Street, PO Box 1200, Denver CO 80203 303/866-9563	1980
<b>Klemm, Andrew H.</b> , (E.A.), Hay/Huggins Co Inc, 222 South Central Avenue, Suite 1006, Clayton MO 63105 314/726-1506	1976	<b>Kneale, Jack R.</b> , (E.A.), Kissel & Associates Inc, Sachem Hill Professional Ctr, Guilford CT 06437 203/453-1881	1980
<b>Klemm, John D.</b> , (A.S.A.), Actuary, Health Care Financing Admin, 6325 Security Boulevard, Baltimore MD 21207 301/597-6326	1983	<b>Knies, Paul H.</b> , (F.S.A.), 650 Westbrook Road, Ridgewood NJ 07450 201/445-4794	1965
<b>Klempner, Eric Robert</b> , (A.S.A.), Actuarial Assistant, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7157	1984	<b>Knight, James P.A.</b> , (F.S.A.), Actuary, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5429	1972
<b>Klicker, Max</b> , (A.S.A.), Vice President & Actuary, First Farwest Insurance Cos, 400 SW Sixth Avenue, Portland OR 97204 503/222-0396	1980	<b>Knilans, Kyleen</b> , (F.C.A.S.), Director / Personal Auto Pricing, Nationwide Mutual Insurance Co, One Nationwide Plaza, 27T, Columbus OH 43216 614/227-6122	1984
<b>Klieber, Eric J.</b> , (A.S.A., E.A.), Actuary, Crowe Chizek & Co, 330 East Jefferson Boulevard, PO Box 7, South Bend IN 46624 219/232-3992	1980	<b>Knowler, Dr Lloyd A.</b> , (E.A.), Professor, University of Iowa, Div of Mathematical Sciences, Iowa City IA 52242 319/353-4650	1966
<b>Kline, Douglas F.</b> , (F.C.A.S.), Consulting Actuary, Milliman & Robertson Inc, 44 Montgomery Street, Suite 200, San Francisco CA 94104 415/362-1407	1976	<b>Knowles, Robert L.</b> , (F.S.A., E.A.), Second Vice President / Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1972
<b>Kling, Richard W.</b> , (F.S.A.), Executive Vice President, IDS Life Insurance Company, IDS Tower, 8th Floor, Minneapolis MN 55474 612/372-3785	1970	<b>Knowlton, Henry K.</b> , (F.C.A., F.S.A., E.A.), Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Suite 2000, Atlanta GA 30026 404/261-5420	1965
<b>Kling, William A.</b> , (A.S.A.), Associate Actuary, Security Mutual Life Insurance Co, 200 North Centennial Mall, Box 82248, Lincoln NE 68501 402/477-4141	1981	<b>Knox, Frederick</b> , (F.S.A.), Vice President Actuarial, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7064	1965
<b>Klingenberg, Dean A.</b> , (F.S.A.), Associate Actuary-Individual, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7162	1980	<b>Knutson, James J.</b> , (A.S.A.), Director-Product Planning, IDS Life Insurance Company, IDS Tower, 8th Floor, Minneapolis MN 55474 612/372-3131	1979
<b>Klinger, Kenneth A.</b> , (F.S.A.), Senior Manager, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7886	1982	<b>Kobrine, Ronald</b> , (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
<b>Klingler, Kenneth D.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 3550 North Central Avenue, Suite 800, Phoenix AZ 85012 602/279-3600	1981		

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<b>Koch, Joseph J.</b> , (F.C.A., E.A.), 827 Henry Street, Uniondale NY 11553    516/486-5607	1965	<b>Konen, Mark E.</b> , (F.S.A.), <i>Actuary, Reserve Life Insurance Co</i> , 403 South Akard, Dallas TX 75266 214/670-9700	1984
<b>Koch, Kenneth E.</b> , (F.C.A., E.A.), Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5    416/926-6107	1970	<b>Kong, Loong</b> , (F.S.A., E.A.), <i>Consulting Actuary, Louis Kravitz &amp; Associates</i> , 16030 Ventura Boulevard, Suite 200, Encino CA 91436    818/995-6100	1979
<b>Koch, Leon W.</b> , (F.C.A.S.), <i>Assistant Actuary, Wausau Insurance Companies</i> , 2000 Westwood Drive, Wausau WI 54401    715/842-6172	1980	<b>Konicki, John P.</b> , (E.A.), <i>Associate Director, Connecticut Mutual Life Insurance Co</i> , 140 Garden Street, Hartford CT 06115    203/727-6582	1977
<b>Koch, Robert B.</b> , (F.S.A.), 818 Oveta Court SE, Albuquerque NM 87123	1965	<b>Konovsky, Arthur E.</b> , 1502 Deerpath Lane, La Grange Park IL 60525    312/295-6200	1965
<b>Kocher, Carol E.</b> , (A.S.A., E.A.), <i>Senior Actuarial Associate, John Hancock Mutual Life Insurance, John Hancock Place</i> , Boston MA 02117 617/421-4798	1985	<b>Koons, Edmond E.</b> , (F.S.A., E.A.), <i>Senior Vice President, Hay/Huggins Co Inc</i> , 229 South 18th Street, Philadelphia PA 19103    215/893-0270	1978
<b>Kocken, William Norbert</b> , (A.S.A.), <i>Senior Staff Actuary, IDS Life Insurance Company</i> , IDS Tower, 8th Floor, Minneapolis MN 55402    612/372-3107	1982	<b>Koopersmith, Michael B.</b> , (F.S.A.), <i>Executive Vice President, Marketing, The Paul Revere Life Insurance Co</i> , 18 Chestnut Street, Worcester MA 01608    617/799-4441	1975
<b>Kodis, Robert L.</b> , (F.A.), <i>Assistant Pension Actuary, Bankers Life Company</i> , 711 High Street, Des Moines IA 50307    515/247-5270	1976	<b>Kopp, Ralph B.</b> , (F.S.A.), <i>Vice President &amp; Actuary, Prairie States Life Insurance Co</i> , 440 Mount Rushmore Road, Rapid City SD 57701 605/348-1262	1980
<b>Koenig, William C.</b> , (F.S.A.), <i>Managing Actuary, Northwestern Mutual Life Insurance</i> , 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7102	1979	<b>Koppel, Ellen L.</b> , (A.S.A.), 156 La Pier, Glencoe IL 60022    312/835-5137	1979
<b>Koger, Gerald T.</b> , (F.C.A.), Gerald T Koger & Associates Inc, 1433 North Third Avenue, Phoenix AZ 85003    602/254-9233	1966	<b>Koppel, Spencer</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary Officer, Combined Insurance Co of America</i> , 222 North Dearborn, Chicago IL 60601 312/269-4544	1970
<b>Kohlhepp, Edward John</b> , (E.A.), 950 Newtown-Yardley Road, Newtown PA 18940    215/968-0323	1983	<b>Koppen, Michael F.</b> , (A.S.A.), <i>Actuarial Associate, CUNA Mutual Insurance Society</i> , 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/238-5851	1985
<b>Kohli, Anil K.</b> , (F.S.A., E.A.), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren</i> , 815 South Main Street, Suite 200, Jacksonville FL 32207    904/398-5661	1979	<b>Koppikar, Dinkar B.</b> , (A.S.A.), <i>Life &amp; Health Actuary, Florida Insurance Department</i> , Larson Building, Tallahassee FL 32301    904/488-4439	1980
<b>Kohlmann, Milton N.</b> , (E.A.), <i>Pension Actuary, Paramus Pension Actuaries</i> , 463 Nevada Street, Paramus NJ 07652    201/265-7242	1976	<b>Kormes, Mark</b> , (F.C.A.S., E.A.), 3900 Galt Ocean Drive, Apt 1905, Ft Lauderdale FL 33308 305/561-9157	1965
<b>Kok, Willem</b> , (E.A.), 6330 West Lincoln Avenue, Morton Grove IL 60053    312/965-6375	1976	<b>Kornhauser, Marvin L.</b> , (F.C.A., F.S.A., E.A.), 30535 Woodside, Franklin MI 48025	1965
<b>Kole, Morris B.</b> , (F.C.A.S.), 90 Hillturn Lane, Roslyn Heights NY 11577    516/621-6522	1965	<b>Kornya, Peter Stephen</b> , (F.S.A.), <i>Senior Associate Actuary, Indianapolis Life Insurance Co</i> , Box 1230 B, Indianapolis IN 46227    317/927-6642	1983
<b>Kolkman, Paul F.</b> , (F.S.A.), <i>Vice President / Finance, IDS Life Insurance Company</i> , IDS Tower, Minneapolis MN 55402    612/372-2895	1980	<b>Korper, Leslie E. II</b> , (F.S.A.), <i>Consulting Actuary, Milliman &amp; Robertson Inc</i> , Three Corporate Place, Bloomfield CT 06002    203/243-1138	1971
<b>Kollar, John J.</b> , (F.C.A.S.), <i>Vice President, Line Services Department, Insurance Services Office</i> , 160 Water Street, New York NY 10038    212/487-4634	1975	<b>Koski, Mikhael I.</b> , (F.C.A.S.), <i>Assistant Actuary, Wausau Insurance Companies</i> , 2000 Westwood Drive, Wausau WI 54401    715/842-6644	1980
<b>Kollmar, Richard</b> , (A.C.A.S.), <i>Actuarial Programming Manager, Crum &amp; Forster Personal Insurance</i> , 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3490	1982	<b>Kosloff, Herbert I.</b> , (F.S.A., E.A.), <i>Vice President, Towers Perrin Forster &amp; Crosby</i> , Park 80 West Plaza Two, Saddle Brook NJ 07662    201/843-3444	1974
<b>Kolodny, George</b> , (F.S.A.), 20 East 35th Street, New York NY 10016	1965	<b>Koslowski, Mark A.</b> , (E.A.), <i>Consultant II, A S Hansen Inc</i> , Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015    312/948-7400	1976
<b>Kolojaj, Timothy M.</b> , (A.C.A.S.), 546 Amherst Street, Nashua NH 03063	1979	<b>Kosmer, Deborah Jones</b> , (A.S.A.), <i>Assistant Actuary, Life Insurance Co of Virginia</i> , Box 27601, Richmond VA 23261    804/281-6096	1982
<b>Koloms, Leonard</b> , (F.S.A.), <i>Vice President &amp; Actuary, Benefit Trust Life Insurance Co</i> , 1771 West Howard Street, Chicago IL 60626    312/274-8100	1976	<b>Kossman, Stephen L.</b> , (F.S.A.), <i>Second Vice President &amp; Actuary, Monumental Life Insurance Co</i> , Two East Chase Street, Baltimore MD 21202    301/685-2900	1979
<b>Kolsrud, Douglas C.</b> , (F.S.A.), <i>Vice President &amp; Actuary, Life Investors Insurance Co</i> , 4333 Edgewood Road NE, Cedar Rapids IA 52499    319/398-8914	1983	<b>Kotsonis, James N.</b> , (F.S.A.), <i>Actuary - Life, Washington National Insurance Co</i> , 1630 Chicago Avenue, Evanston IL 60201    312/570-5891	1975
<b>Komaroff, C David</b> , (A.S.A.), <i>Senior Actuarial Analyst, United Pacific Life Insurance Co</i> , 33405-8th Avenue South, C3000, Federal Way WA 98003 206/952-6770	1979	<b>Koupf, Gary Irwin</b> , (A.C.A.S.), <i>Associate Actuary, Motors Insurance Corporation</i> , 3044 West Grand Boulevard, Annex 150, Detroit MI 48202 313/556-1907	1982
<b>Konecny, Robert R.</b> , (F.S.A.), <i>Actuarial Associate, Allstate Life Insurance Co</i> , Allstate Plaza South G5C, Northbrook IL 60062    312/291-5395	1982		

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<b>Koutsopoulos, Constantine</b> , (F.S.A.), Ethniki Insurance Co, Karageorghi Servias 8, Athens Greece 102 10 324-2823	1977	<b>Kreider, Donald E</b> , (F.S.A.), Vice President, IDS Life Insurance Company, Intercorp Ins Products, IDS Tower-8th Floor, Minneapolis MN 55474 612/342-8565	1973
<b>Kovacs, Frank</b> , (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	<b>Kreidler, James S</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9350	1978
<b>Kowalchuk, Theodore J</b> , (F.C.A., F.S.A., E.A.), T.J. Kowalchuk Associates Inc, 50 Broad Street, New York NY 10004 212/344-1400	1965	<b>Krenz, Joseph A</b> , (A.S.A.), Consulting Actuary, 910 University Tower Building, 12th & University Street, Little Rock AR 72204 501/664-6238	1967
<b>Kozik, Thomas J</b> , (F.C.A.S.), Director of Corporate Planning / Actuary, Allstate Insurance Co, Allstate Plaza, Department F-5, Northbrook IL 60062 312/291-7711	1979	<b>Kretschmer, Albert H, Jr.</b> , (F.S.A., E.A.), 2143 Culver Drive, Wilmington DE 19810 302/475-9307	1965
<b>Kra, Dr Ethan E</b> , (F.S.A., M.C.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7125	1979	<b>Kreuter, Peter S</b> , (F.S.A., E.A.), Supervising Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0288	1984
<b>Kraabel, Stephen E</b> , (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	<b>Kreuzer, James H</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 201/580-3332	1976
<b>Kraegel, Wilfred A</b> , (F.S.A.), Lecturer and Student, 405 East MacArthur Road, Milwaukee WI 53217 414/352-6508	1965	<b>Krieger, Raymond B</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
<b>Kraft, Raymond J</b> , (E.A.), Consultant, 419 Mansfield Avenue, Haddonfield NJ 08033 609/429-5899	i 1976	<b>Krinsky, Robert D</b> , (F.C.A., A.S.A., E.A.), President, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1966
<b>Krahulec, Richard C</b> , (F.S.A., E.A.), Group Pension Actuary, Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7401	1979	<b>Kripke, Albert E</b> , 3200 6th Avenue, Apt 2K, San Diego CA 92103	i 1969
<b>Kramer, Charles M</b> , (F.S.A., E.A.), Actuary, Williams Thacher & Rand, 7979 Old Georgetown Road, Bethesda MD 20814 301/654-0505	1980	<b>Krisher, William K</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1965
<b>Kramer, Michael L</b> , (F.S.A., E.A.), Johnson & Higgins, 601 California Street, San Francisco CA 94108 415/981-6700	1984	<b>Krist, Karen</b> , (A.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6172	1978
<b>Kranke, Eric L</b> , (E.A.), President, Pension Actuaries Inc, 1305 C Remington, Schaumburg IL 60195 312/885-1145	1980	<b>Kriz, David G</b> , (A.S.A.), Actuarial Associate, Kemper Group, Long Grove IL 60049 312/540-2156	1979
<b>Krantz, Kerry A</b> , (F.S.A.), Associate Actuary, Beneficial Standard Life Insurance, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/387-8400	1979	<b>Krochmaluk, Ihor L</b> , (F.S.A., E.A.), Associate Actuary, United Actuarial Services Inc, 3901 North Meridian Street, Indianapolis IN 46208 317/924-5311	1979
<b>Krause, Gustave A</b> , (F.C.A.S., F.C.A.), Consulting Actuary, Tillingshast Nelson & Warren, 3340 Peachtree Road NE, Suite 2000, Atlanta GA 30026 404/261-5420	1977	<b>Krog, Elden C</b> , (F.S.A.), Route 4, PO Box 63A, Anderson SC 29624	i 1965
<b>Kraushaar, Charles W, Jr.</b> , (F.S.A.), Corporate Vice President & Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5246	1965	<b>Kroll, Alice</b> , (F.S.A.), Assistant Vice President & Actuary, United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46206 317/263-7714	1976
<b>Krauss, Russell H</b> , (A.S.A., E.A.), Senior Vice President & Actuary, Bankers National Life Insurance Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	1971	<b>Kroll, Cedric W</b> , (F.C.A., A.S.A., E.A.), 3117 Maries Drive, Falls Church VA 22041 703/671-1091	i 1965
<b>Kravitz, Louis</b> , (E.A.), President, Louis Kravitz & Associates, 16030 Ventura Boulevard, Suite 200, Encino CA 91436 818/995-6100	1976	<b>Krosky, David</b> , (F.S.A.), Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211	1977
<b>Kraysler, Stephen F</b> , (F.S.A., E.A.), President & Chief Executive Officer, John Hancock Property & Casualty Insurance Cos, PO Box 111, Boston MA 02117 617/236-5219	1970	<b>Krosky, Michael</b> , (F.S.A., A.C.A., E.A.), Assistant Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7447	1968
<b>Kreamer, James R</b> , (F.S.A., E.A.), Actuary, International Harvester Co, 401 North Michigan Avenue, Chicago IL 60611 312/836-3226	1973	<b>Krueger, David W</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1973
		<b>Krugel, Michael J</b> , (A.S.A.), Assistant Actuary, Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-4669	1983
		<b>Kruse, Brian W</b> , (E.A.), Consulting Actuary, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1982
		<b>Kryvicky, Robert C</b> , (M.C.A., A.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 1810 Columbia Plaza, 250 East 5th Street, Cincinnati OH 45202 513/381-0111	1978

Admitted	Admitted
<b>Kuba, Robert J.</b> , (A.S.A.), <i>Actuarial Assistant, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216</i> 614/227-8941	1984
<b>Kucera, Jeffrey L.</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Chief Actuary, PMI Mortgage Insurance Company, 601 Montgomery, San Francisco CA 94111</i> 415/788-7878	1980
<b>Kudera, Andrew E.</b> , (A.C.A.S., A.S.A.), <i>Senior Actuarial Assistant, US Fidelity &amp; Guaranty Co, 100 Light Street, Baltimore MD 21202</i> 301/547-3000	1984
<b>Kuechle, Gerrit C.</b> , (E.A.), <i>President &amp; Actuary, National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116</i> 216/333-0222	1980
<b>Kuehn, Ronald L.</b> , (F.S.A.), <i>Assistant Actuary, Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114</i> 402/390-7497	1985
<b>Kuehn, Ronald T.</b> , (F.C.A.S.), <i>Senior Vice President &amp; Practice Director, Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103</i> 215/875-2464	1977
<b>Kuendig, William N. II</b> , (F.S.A., E.A.), <i>Principal, Towers Perrin Forster &amp; Crosby, 1100 Superior Avenue, Cleveland OH 44114</i> 216/696-8400	1973
<b>Kuhlman, Thomas J.</b> , (F.S.A., E.A.), <i>Consultant, Towers Perrin Forster &amp; Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437</i> 612/835-4700	1979
<b>Kuhlmann, George H. Jr.</b> , (A.S.A.), <i>Assistant Vice President, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216</i> 614/227-7670	1970
<b>Kuhn, Jeffrey P.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary, Western &amp; Southern Life Insurance, 400 Broadway, Cincinnati OH 45202</i> 513/629-1578	1975
<b>Kuijpers, Philip</b> , (F.S.A., E.A.), <i>Actuary, The Wyatt Company, 1211 SW Fifth Avenue, Suite 1250, Portland OR 97204-3712</i> 503/241-8307	1980
<b>Kuklinski, James A.</b> , (A.S.A.), <i>Actuarial Officer, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087</i> 215/964-7169	1980
<b>Kunesh, Daniel J.</b> , (F.S.A., E.A.), <i>Principal, Tillinghast Nelson &amp; Warren, 5215 Old Orchard Road, Skokie IL 60077-1035</i> 312/967-4300	1973
<b>Kung, Minnie Cmenn</b> , (A.S.A., E.A.), <i>Senior Actuarial Analyst, Towers Perrin Forster &amp; Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105</i> 415/543-6831	1985
<b>Kunis, A Maxwell</b> , (F.C.A., F.S.A., E.A.), <i>President, A M Kunis &amp; Company Inc, 184 Grand Avenue, Englewood NJ 07631</i> 201/569-0995	1965
<b>Kunis, Manuel</b> , (E.A.), <i>Vice President, A M Kunis &amp; Company Inc, 184 Grand Avenue, Box 728, Englewood NJ 07631</i> 201/569-0995	1976
<b>Kunkemueller, A Henry</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Chief Actuary, American Life Insurance Co, Box 2226, Wilmington DE 19899</i> 302/594-2995	1965
<b>Kunzman, Michelle L.</b> , (F.S.A., E.A.), <i>Director, Group Underwriting, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152</i> 203/726-5816	1982
<b>Kupferman, E Perry</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary, Provident Alliance Life Insurance, 620 Newport Center Drive, Newport Beach CA 92660</i> 714/759-7901	1979
<b>Kurash, Stephen P.</b> , (F.S.A., E.A.), <i>Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103</i> 215/893-0270	1979
<b>Kuster, Bruce C.</b> , (A.S.A.), <i>Actuarial Associate, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175</i> 402/342-7600	1985
<b>Kutler, Michal Bauer</b> , (F.S.A.), <i>Senior Actuarial Associate, Metropolitan Life Insurance Co, One Madison Avenue, Area 17R Z, New York NY 10010</i> 212/578-4767	1981
<b>Kwasha, H Charles</b> , (F.C.A., A.S.A.), <i>9999 NE Second Avenue, Suite 118, Miami Shores FL 33138</i> 305/757-2808	i 1965
<b>Kwassman, Stuart</b> , (F.S.A.), <i>Assistant Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115</i> 203/727-6500	1984
<b>Kyle, George B.</b> , (F.S.A., E.A.), <i>136 Willesden High Road, London NW10 England</i> 001/459-5581	i 1965
<b>L</b>	
<b>L'Abbate, Salvatore A.</b> , (F.S.A., E.A.), <i>Actuary Pensions, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003</i> 212/598-8080	1965
<b>Labute, Ronald</b> , (F.C.A., A.S.A., E.A.), <i>Vice President &amp; Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226</i> 313/961-5485	1966
<b>Laccetti, Nicholas J.</b> , (E.A.), <i>Senior Vice President &amp; Actuary, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019</i> 212/586-5600	1976
<b>Lachance, Michael D.</b> , (A.S.A.), <i>Actuarial Associate, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04101</i> 207/780-7044	1984
<b>Lachter, Jack</b> , (E.A.), <i>Vice President &amp; Actuary, Johnson &amp; Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067</i> 213/552-8843	1968
<b>Ladley, John D.</b> , (F.S.A.), <i>Senior Vice President &amp; Practice Director, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103</i> 215/875-2462	1978
<b>Lafond, Andre</b> , (F.S.A.), <i>Vice President, Life Operations, Les Cooperants, 333 Rue St Antoine Est, Montreal PQ Canada H2X 1R9</i> 514/287-6618	1981
<b>Laing, I Gordon M.</b> , (A.S.A.), <i>Vice President &amp; Actuary, Companion Life Insurance Co, 401 Theodore Fremd Avenue, Rye NY 10580-1493</i> 914/935-8437	1984
<b>Lake, Gary D.</b> , (F.S.A., E.A.), <i>Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006</i> 202/857-9200	1977
<b>Lake, Meno T.</b> , (F.S.A.), <i>24333 Little Valley Road, Hidden Hills CA 91302</i> 818/888-8579	i 1965
<b>Lake, Richard A.</b> , (F.S.A.), <i>Corporate Vice President &amp; Actuary, New York Life Insurance Co, 51 Madison Avenue, Room 1052, New York NY 10010</i> 212/576-7358	1976
<b>Lakenbach, Cary O.</b> , (F.S.A.), <i>Second Vice President &amp; Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154</i> 203/727-6500	1979
<b>Laketek, Maryann</b> , (E.A.), <i>Consultant, Hewitt Associates, 120 South Riverside Plaza, Suite 820, Chicago IL 60606</i> 312/726-2040	1978
<b>Laline, Daniel G. Jr.</b> , (F.S.A., E.A.), <i>Actuary, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902</i> 203/356-1220	1979
<b>LaLonde, Robert J.</b> , (F.S.A.), <i>Peat Marwick Mitchell &amp; Co, 303 East Wacker Drive, Chicago IL 60601</i> 312/938-1000	1980

	Admitted		Admitted
<b>Lamale, Ellen</b> , (F.S.A.), Assistant Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6337	1980	<b>Lane, Peter R</b> , (A.S.A.), Actuarial Associate, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2181	1980
<b>LaMar, Jack L</b> , (F.S.A.), Assistant Vice President & Associate Group Actuary, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8518	1981	<b>Lane, Raymond D</b> , (E.A.), Senior Consultant, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3311	1983
<b>Lamb, James D</b> , (F.S.A.), Associate Actuary, Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-2111	1972	<b>Lane, William R</b> , (F.S.A.), Second Vice President & Associate Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2130	1980
<b>Lamb, John A</b> , (A.C.A.S.), Senior Associate Actuary, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2429	1979	<b>Lang, Andrew C</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19355 215/569-6009	1971
<b>Lamb, R Michael</b> , (F.C.A.S.), Associate Actuary, Argonaut Insurance Co, 250 Middlefield Road, Menlo Park CA 94025 415/858-6443	1976	<b>Lang, Larry</b> , (F.S.A., M.C.A., E.A.), Actuary, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/748-5867	1979
<b>Lambert, Bill G</b> , (F.A.), Enrolled Actuary, Lambert Massey & Berman Inc, 423 South Hull Street, PO Box 140, Montgomery AL 36101 205/264-6679	1977	<b>Lange, Clifford A</b> , (F.S.A.), Actuary, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-4600	1983
<b>Lambert, LeeR</b> , (A.S.A.), Assistant Vice President & Associate Actuary, First Colony Life Insurance Co, 700 Main Street, Lynchburg VA 24504 804/845-0911	1979	<b>Lange, Dennis L</b> , (F.C.A.S.), Actuary, Milliman & Robertson Inc, 15700 West Bluemound Road #400, Brookfield WI 53005 414/784-2250	1982
<b>Lambert, Michael J</b> , (A.S.A., E.A.), Assistant Pension Actuary, Connecticut General Life Insurance, Group Pension Division, Box 2975 E-300, Hartford CT 06104 203/725-2563	1976	<b>Lange, Gary S</b> , (F.S.A.), Senior Actuarial Associate, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1980
<b>Lambert, Richard F</b> , (F.S.A.), Vice President and Actuary, Prudential Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/877-7940	1981	<b>Lange, Jeffrey T</b> , (F.C.A.S.), 301 East 22 Street, New York NY 10010	1965
<b>LaMonica, Michael A</b> , (F.C.A.S.), Actuary, Allstate Insurance Co, Allstate Plaza, D-1, Northbrook IL 60062 312/291-6307	1979	<b>Langer, Barry F</b> , (F.S.A.), Associate Actuary, National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3519	1976
<b>Lamontagne, Robert J</b> , (F.S.A., E.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7310	1976	<b>Langer, David</b> , (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
<b>Lampron, Ernest J</b> , Underwriter & Associate Actuary, Blue Cross/Blue Shield of Massachusetts, 100 Summer Street, Boston MA 02110	1984	<b>Langerman, Robert N</b> , (E.A.), Chartered Life Underwriter, Robert N Langerman Associates, 47 College Street, New Haven CT 06510 203/777-7663	1979
<b>Lamps, Dale</b> , (F.S.A., E.A.), Touche Ross & Co, 800 Frey Building, Grand Rapids MI 49503 616/459-9421	1971	<b>Langhans, John</b> , (F.S.A., E.A.), Actuary, Pension Consultants Inc, 1260 New Britain Avenue, W Hartford CT 06110 203/521-3100	1974
<b>Lamson, James W</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, PO Box 25468, Overland Park KS 66225 913/451-3000	1979	<b>Langhans, Meier F</b> , (E.A.), 6A Cooper Lane, Whiting NJ 08759	1966
<b>Lancaster, Edwin B</b> , (F.S.A., E.A.), Tillinghast Nelson & Warren, 99 Park Avenue, 24th Floor, New York NY 10016 212/490-3460	1965	<b>Langlitz, Leon L</b> , (A.S.A.), Senior Actuarial Analyst, Business Men's Assurance Co, One Penn Valley Park, Box 458, Kansas City MO 64141 816/753-8000	1985
<b>Landry, Douglas M</b> , (F.S.A.), Second Vice President, North American Life & Casualty, 1750 South Hennepin Avenue, Minneapolis MN 55403 612/347-6527	1976	<b>Langston, Esse D</b> , (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
<b>Landry, Patrick</b> , (F.S.A.), Consulting Actuary, William M Mercer Ltd, One First Canadian Place, PO Box 59B - Suite 5500, Toronto ON Canada M5X 1B3	1980	<b>Lannen, James R</b> , (F.S.A., M.C.A., E.A.), Director, Personnel Relations, Aeroquip Corporation, 300 Southeast Avenue, Jackson MI 49203 517/787-8121	1975
<b>Landstrom, Beverly G</b> , (A.S.A.), Actuarial Analyst, Home Life Insurance Co, One Centennial Plaza, Piscataway NJ 08854 201/980-4247	1985	<b>Lannert, Thomas F</b> , (F.S.A., E.A.), Compensation Management Inc, 300 South Brentwood, Clayton MO 63105 314/726-0010	1975
<b>Lane, Charlotte L</b> , (E.A.), Research Consultant, National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3114	1976	<b>Lanskey, Stanley M</b> , (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
<b>Lane, Edward C</b> , (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	<b>Lapierre, Denis</b> , (F.S.A.), Vice President Actuarial, Canadian Reassurance Co, 1010 Sherbrooke Street West, Suite 1707, Montreal PQ Canada H3A 2R7 514/288-3134	1982
		<b>Larew, John R</b> , (A.S.A., E.A.), Second Vice President, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5655	1969

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<b>Largent, Steve M.</b> , (F.S.A.), Second Vice President & Actuary, Security Life of Denver, Security Life Building, Denver CO 80202 303/534-1861	1980	<b>Lau, Brian R.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Western Farm Bureau Life Insurance, 1200 Lincoln Street, Denver CO 80203 303/831-3850	1980
<b>Larimer, Charles F.</b> , (F.S.A.), Actuary, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6739	1979	<b>Lau, Kenneth K.</b> , (F.S.A.), Group Actuary, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8484	1980
<b>Larimore, Stuart B.</b> , (F.A.), Manager, Compensation & Benefits Planning, Boise Cascade Corporation, One Jefferson Square, Boise ID 83728 208/384-6475	1976	<b>Lauer, J Alan</b> , (F.S.A.), Deputy Commissioner / Chief Actuary, Pennsylvania Insurance Department, Strawberry Square, Harrisburg PA 17120 717/787-4192	1965
<b>Larini, Paul G.</b> , (A.S.A.), Director Competition/Conservation, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605	1982	<b>Lauerman, Thomas E.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500	1979
<b>Larkin, James P.</b> , (F.S.A., E.A.), Executive Vice President, Security Mutual Life Insurance of New York, Court House Square, Binghamton NY 13902 607/723-3551	1971	<b>Laughlin, Robert L.</b> , (M.C.A., A.S.A., E.A.), Actuary, The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800	1976
<b>LaRose, J Gary</b> , (F.C.A.S.), Actuary, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1980	<b>Launer, Lee Eric</b> , (F.S.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211	1975
<b>Larrison, John P.</b> , President, Chase Southeast Corporation, 275 96th Avenue North, Suite 7, St Petersburg FL 33702 813/576-3272	1980	<b>Laur, Charles F.</b> , (E.A.), Vice President, Alan N Kanter & Associates, Equitable Bank Center, 100 S Charles Street-Ste 1260, Baltimore MD 21201 301/962-1000	1976
<b>Larson, Charles M.</b> , (A.S.A.), 11513 Havenwood Drive, Whittier CA 90606 213/692-5855	1966	<b>Lautzenheiser, Barbara J.</b> , (F.S.A., E.A.), President, Lautzenheiser & Associates, 17 Hunting Ridge Drive, South Glastonbury CT 06073 203/659-1675	1968
<b>Larson, Eric P.</b> , (M.C.A., A.S.A., E.A.), Manager, The Wyatt Company, 1839 York Street, Denver CO 80206 303/320-1261	1977	<b>Laux, Robert J.</b> , (F.S.A.), Second Vice President & Associate Corp Actuary, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2580	1981
<b>Larson, Graham John</b> , (A.S.A.), Assistant Vice President & Associate Actuary, Western States Life Insurance Co, 700 South 7th Street, Fargo ND 58103 701/237-5700	1981	<b>Lauzon, Dennis P.</b> , (F.S.A.), Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1984
<b>Larson, Robert E.</b> , (F.S.A., E.A.), 603-54th Place, Western Springs IL 60558 312/246-5450	1965	<b>Lavarack, Patricia A.</b> , (E.A.), Actuary, Facciani & Company, Rock Run South - Suite 240, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694	1979
<b>Larson, Ronald J.</b> , (E.A.), Manager, Pension Department, Schwarz Shera & Associates Inc, PO Box 1896, Tacoma WA 98401 206/572-6010	1978	<b>Laverdiere, Michel</b> , (F.S.A.), Corporate Vice President & Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5562	1970
<b>Larson, Ryan R.</b> , (F.S.A.), Vice President, Annuity/Group Product Development, IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3766	1979	<b>Lavigne, Joseph A.</b> , (F.S.A., E.A.), Assistant Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-7471	1965
<b>Larson, William E.</b> , (E.A.), Senior Pension Actuarial Consultant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4028	1982	<b>Law, Kevin M.</b> , (F.S.A.), Second Vice President, Pan-American Life Insurance Co, Pan-American Life Center, 601 Poydras Street, New Orleans LA 70130 504/566-3569	1981
<b>LaSorella, Kenneth A.</b> , (F.S.A.), Associate Actuary, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1981	<b>Lawin, Paul</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1981
<b>Lassow, Richard B.</b> , (F.S.A.), Second Vice President & Actuary, Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070-2497 203/651-0931	1980	<b>Lawler, Judith Ann</b> , (A.S.A.), Actuary, McGinn Associates, 2564 West Woodland Drive, Anaheim CA 92801 714/826-0640	1981
<b>Lastinger, James C.</b> , (A.S.A., E.A.), Consulting Actuary, Peat Marwick Mitchell & Co, 225 Peachtree Street NE, Atlanta GA 30043 404/577-3240	1976	<b>Lawley, Carl David, Jr.</b> , (E.A.), Vice President, McGuinn & Lawley Inc, Public Ledger Building, Independence Mall, Philadelphia PA 19106 215/922-1919	1980
<b>Latta, Judith E.</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1760	1980	<b>Lawlor, Rita Manning</b> , (F.S.A., E.A.), Group Pension Actuary, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3706	1985
<b>Latta, Raymond A.</b> , (F.C.A.), Consulting Actuary, Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143	1965	<b>Lawrence, John W., Jr.</b> , (F.S.A., E.A.), Chief Actuary, Actuarial and Administrative Services, 4500 North 32nd Street, Phoenix AZ 85018 602/955-0299	1974
<b>Lattanzio, Francis J.</b> , (F.C.A.S.), Assistant Vice President, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7584	1979	<b>Lawrence, Stewart D.</b> , (F.S.A., E.A.), Senior Vice President, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1977
<b>Lattanzio, Steven P.</b> , (F.C.A.S.), Vice President & Actuary, Insurance Technical & Actuarial Consultants Corp, 500 Montauk Highway, Suite K, West Islip NY 11795 516/661-8401	1980		

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<b>Laws, James</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Martin E Segal Co, 520 South Virgil Avenue, Los Angeles CA 90020 213/382-1847	1979	<b>Lederman, Charles M</b> , (F.C.A.S.), Insurance Financial Services, 633 Germantown Pike, Suite 200, Plymouth Meeting PA 19462 215/834-1099	1980
<b>Lawson, Barbara V K</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5000	1981	<b>Ledwos, Kenneth Thomas</b> , (F.S.A.), <i>Director / Product Development</i> , Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959	1982
<b>Lawson, Harold R</b> , (F.S.A.), 40 North Road, Glens Falls NY 12801	1967	<b>Lee, Antony Y</b> , (E.A.), <i>Senior Vice President</i> , National Associates Inc, 800 Pepperdine Univ Plaza, 3415 Sepulveda Box 34080, Los Angeles CA 90034 213/390-8801	1976
<b>Lawson, Joseph E</b> , (A.S.A., E.A.), <i>President</i> , The Lawson Group Inc, 13902 North Dale Mabry, Suite 120, Tampa FL 33618 813/962-2554	1976	<b>Lee, Curtis H</b> , (F.S.A.), <i>Vice President &amp; Associate Actuary</i> , Fidelity Union Life Insurance Co, Fidelity Union Life Building, Dallas TX 75201 214/653-2715	1973
<b>Leach, Robert K</b> , (F.S.A.), <i>Associate Pension Actuary</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5109	1980	<b>Lee, David S</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, 5-Life Product Dev, Omaha NE 68175 402/978-2269	1979
<b>Learson, Richard J</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , 505 Park Avenue, Suite 800, New York NY 10022 212/759-9628	1966	<b>Lee, H Douglas</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2747	1975
<b>Leary, Thomas J</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1970	<b>Lee, J Tyler</b> , (F.S.A.), <i>Director of Financial Services &amp; Actuary</i> , Royal Life Insurance Co of America, 7702 Pineville, Matthews Highway, Charlotte NC 28224 212/553-4112	1979
<b>Leavitt, Gordon H</b> , (F.S.A.), <i>Senior Vice President/Actuary</i> , Savings Banks Life Insurance Fund, 200 Park Avenue, New York NY 10166 212/598-7450	1965	<b>Lee, Jason M</b> , (A.S.A.), <i>Assistant Actuary</i> , Bankers National Life Insurance Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	1981
<b>Lebenson, Robert D</b> , (E.A.), <i>President</i> , Lebenson Actuarial Services Inc, White Plains Plaza, Suite 1200, White Plains NY 10601 914/948-1500	1976	<b>Lee, Lucian R</b> , <i>Assistant Vice President</i> , Liberty Life Insurance Co, Box 789, Greenville SC 29602 803/268-8293	1969
<b>LeBlanc, Sidney A</b> , (F.S.A., E.A.), <i>Senior Vice President, Financial Plan &amp; Control</i> , Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3653	1972	<b>Lee, Robert H</b> , (A.C.A.S.), <i>Director &amp; Associate Actuary</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/789-2500	1985
<b>Leblond, Richard M</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1346	1971	<b>Lee, Thomas J</b> , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Insurance, Underwriting Policy B-19, Box 111, Boston MA 02117 617/421-2877	1980
<b>Leboffe, Cosmo A</b> , (E.A.), <i>President</i> , Plan Advisors Inc, PO Box 302, Bala Cynwyd PA 19004	1978	<b>Lee, Timothy D</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Four Allen Center, Suite 830, Houston TX 77002 713/658-8451	1981
<b>Lebos, Leo, Jr.</b> , (F.S.A.), <i>Executive Vice President - Finance</i> , American General Life/Accident, American General Center, Nashville TN 37250 615/749-1410	1974	<b>Leen, John R</b> , (E.A.), <i>Senior Actuarial Consultant</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4554	1976
<b>LeBow, Kenneth D</b> , (F.S.A.), <i>Assistant Vice President &amp; Group Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1975	<b>Lefevre, Paul H</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3519	1976
<b>Leckenby, Jean R</b> , (E.A.), <i>Actuary &amp; Consultant</i> , V.J. Shah & Co Inc, 50 Congress Street, Boston MA 02109 617/723-3350	1978	<b>Leff, Harold</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 5-D, New York NY 10010 212/578-5892	1975
<b>Leckie, Robin B</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3525	1974	<b>Leggett, Richard A</b> , (F.S.A.), 81 Spring Lane, W Hartford CT 06107	1965
<b>LeClair, Peter T</b> , (F.S.A., A.C.A.S., E.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106 215/629-9800	1970	<b>Leggette, Charles W</b> , (E.A.), <i>President</i> , Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/528-8850	1980
<b>Ledbetter, Alan R</b> , (F.C.A.S.), <i>Vice President, Underwriting</i> , Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2784	1979	<b>Lehman, James H</b> , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979
<b>Ledbetter, Kim W</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2747	1980	<b>Lehman, Merlin R</b> , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2769	1977
<b>Leder, Philip A</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Hazlehurst & Associates Inc, 400 - 108th NE, Suite 414, Bellevue WA 98004 206/455-9272	1981	<b>Lehman, Stephen H</b> , (F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3425	1971

	Admitted		Admitted
<b>Lehman, W Douglas, (F.S.A.), Second Vice President, Pacific Mutual Life Insurance Co, 17360 Brookhurst Street, Fountain Valley CA 92708</b>	1977	<b>Lenaburg, David Scott, (F.S.A.), Vice President &amp; Chief Actuary, Banner Life Insurance Co, 1701 Research Boulevard, Rockville MD 20850</b>	1984 301/279-4865
<b>Lehmann, Earl R, (E.A.), PO Box 770542, Steamboat Springs CO 80477</b>	1970	<b>Lenaburg, Jean Pollard, (F.S.A.), Vice President &amp; Actuary, GEICO, GEICO Plaza, Washington DC 20076</b>	1983 301/657-7303
<b>Lehmann, Steven G, (F.C.A.S., F.S.A.), Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701</b>	1977	<b>Leno, Steven C, Manager, Actuarial &amp; Statistical Services, Blue Cross/Blue Shield of North Dakota, 4510 13th Avenue, Fargo ND 58121</b>	1984 701/282-1129
<b>Lehpamer, Philip J, (A.S.A.), Director, Group Pricing, Metropolitan Life Insurance Co, One Madison Avenue, Area 21V, New York NY 10010</b>	1980	<b>Lenser, John M, (F.S.A.), Consulting Actuary, Milliman &amp; Robertson Inc, Two Pennsylvania Plaza, New York NY 10001</b>	1973 212/279-7166
<b>Leif, Elizabeth J, (F.S.A.), Assistant Vice President &amp; Assistant Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175</b>	1981	<b>Lent, David R, (F.S.A., E.A.), Assistant Group Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117</b>	1980 617/421-6039
<b>Leight, Arthur S, (F.S.A., A.C.A.S., E.A.), Manager, Laiken Siegel &amp; Co, 400 Park Avenue, New York NY 10022</b>	1965	<b>Leo, Carl J, (A.C.A.S.), Director of Actuarial Services, Companion Property &amp; Casualty, 120 at Alpine Road, Columbia SC 29219</b>	1981 803/788-3860
<b>Leight, Douglas L, (F.S.A., E.A.), 200 East 17th Street, New York NY 10003</b>	1977	<b>Leonard, Bradley D, (F.S.A., E.A.), Vice President &amp; Actuary, National Guardian Life Insurance, Box 1191, Madison WI 53701</b>	1974 608/257-5611
<b>Leight, Grace, (A.S.A., E.A.), 71-40 112 Street, Forest Hills NY 11375</b>	1966	<b>Leonard, Gregory E, (F.C.A.S., M.C.A.), Consulting Actuary, Tillinghast Nelson &amp; Warren, PO Box HM-1359, Sea Venture, Parliament Street, Hamilton 5 Bermuda</b>	1976 809/259-8863
<b>Leightly, William G, (F.S.A., E.A.), Consultant, Towers Perrin Forster &amp; Crosby, 200 West Madison Street, Chicago IL 60606</b>	1975	<b>Leonard, Marilyn R, (A.S.A.), McInally Associates Inc, Radnor Station, Building Two, Radnor PA 19087</b>	1981
<b>Leimkuhler, Urban E, Jr., (F.C.A.S.), Vice President, US Fidelity &amp; Guaranty Co, 100 Light Street, Baltimore MD 21202</b>	1978	<b>Leonard, Wilford A, (F.S.A., E.A.), Vice President &amp; Actuary, Jefferson Standard Life Insurance Co, Box 21008, Greensboro NC 27420</b>	1969 919/378-2439
<b>Leiser, Richard Walter, (A.S.A.), Vice President and Actuary, British-American International Corp, 505 Oberlin Road, PO Box 10400, Raleigh NC 27605</b>	1984	<b>Leone, Robert J, (F.S.A., E.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015</b>	1983 312/295-5000
<b>Leisinger, Warren, (F.S.A.), Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115</b>	1978	<b>Leong, Kenneth K, (A.S.A.), Actuary, Health Care Financing Admin, Equitable Building, 1705 Whitehead Road, Woodlawn MD 21207</b>	1980 301/597-6146
<b>Leister, Harry M, Jr., (F.S.A., E.A.), Consulting Actuary, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110</b>	1965	<b>Leong, Leonard P J, (F.S.A., E.A.), Consulting Actuary, Milliman &amp; Robertson Inc, 44 Montgomery Street, Suite 200, San Francisco CA 94104</b>	1967 415/362-1407
<b>Leister, Kellen G, (F.S.A., E.A.), Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853</b>	1985	<b>Lepage, Paul A, (F.S.A.), Senior Vice President &amp; Chief Actuary, Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431</b>	1979 603/357-1450
<b>Leitermann, John H, (A.S.A.), Assistant Vice President, Life Annuity Fin, Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715</b>	1979	<b>Lerner, Gary G, (E.A.), Vice President &amp; Actuary, Johnson &amp; Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067</b>	1969 213/552-8844
<b>Leland, Alan C, Jr., (F.S.A.), Vice President, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803</b>	1980	<b>Lerner, Peter, (A.S.A.), Senior Reinsurance Specialist, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5</b>	1980 416/926-3539
<b>LeLaurin, Suzanne, (F.S.A.), 2nd Vice President &amp; Product Actuary, General American Life Insurance Co, 700 Market Street, St Louis MO 63101</b>	1979	<b>Leroux, David, (F.S.A.), Vice President &amp; Assistant Actuary, Prudential Reinsurance Company, 100 Mulberry Street, Newark NJ 07102</b>	1985 201/877-8966
<b>Lem, Kenneth, (F.S.A.), Chief Actuary, Knights of Columbus, Columbus Plaza, New Haven CT 06507</b>	1979	<b>Lerwick, Stuart N, (F.C.A.S.), Vice President, Fireman's Fund Insurance Co, 777 San Marin Drive, PO Box 777, Novato CA 94998</b>	1981 415/899-2808
<b>Lemery, Francis P, (F.S.A., E.A.), Senior Vice President &amp; Actuary, Kansas City Life Insurance Co, 3520 Broadway, Kansas City MO 64111</b>	1969	<b>Leslie, William Jr., (F.C.A.S.), 12175 Bernardo Oaks Court, Rancho Bernardo, CA 92128</b>	1965
<b>Lemieux, Richard G, (F.S.A.), Principal, William M Mercer Ltd, 1801 McGill College Avenue, Montreal PQ Canada H3A 2N4</b>	1975	<b>Leslie, William H, (F.S.A., E.A.), Vice President &amp; Group Actuary, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999</b>	1969 203/683-8468
<b>Lemkau, Portia Lynn, (A.S.A., E.A.), Consultant, Howard Johnson &amp; Co, 1111-3rd Avenue, Suite 1700, Seattle WA 98101</b>	1981		

	Admitted		Admitted
<b>Lessing, Brian R.</b> , (A.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21G, New York NY 10001 212/714-5277	1984	<b>Levita, Maurice H.</b> , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , 2828 Connecticut Avenue NW, Washington DC 20008 202/462-8986	i 1965
<b>Lessl, John A.</b> , (A.S.A., E.A.), <i>Director of Actuarial Department</i> , Ogle & Waters Inc, Feather Sound Corp Center, One Corporate Drive Suite 600, Clearwater FL 33520-5534 813/577-2884	1980	<b>Levitas, Robert M.</b> , (A.S.A.), <i>Associate Actuary</i> , Forecast Consultants Inc, 4345 Sigma Road, Dallas TX 75234 214/233-1192	1979
<b>Lester, David</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Corroon & Black, 550 Mamaroneck Avenue, Harrison NY 10528 914/698-8030	1980	<b>Levitsky, Charles A.</b> , (A.S.A.), 11680 Sunshine Terrance, Studio City CA 91604	i 1970
<b>LeSueur, David C.</b> , (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1978	<b>Levitt, Leonard R.</b> , (A.S.A., E.A.), Swerdliv & Co, 6205 Barfield Road NE, Suite 280, Atlanta GA 30328 404/255-2859	1980
<b>Letkiewicz, George F.</b> , (F.S.A.), PO Box 121, Paxinos PA 17860 717/648-4719	1981	<b>Levy, Gerald A.</b> , (F.S.A., E.A.), <i>Vice President, Group</i> , North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8572	1965
<b>Letourneau, H Louis</b> , (E.A.), <i>President</i> , Pension Concepts Inc, 401-B Waters Building, Grand Rapids MI 49503 616/456-5481	1976	<b>Levy, Harris S.</b> , (E.A.), <i>President / Chief Actuary</i> , Certified Actuarial Consultants Inc, 61 North Maple Avenue, Ridgewood NJ 07450 201/447-5980	1978
<b>Letson, Edward W.</b> , PO Box 412, Glen Ellen CA 95442	i 1966	<b>Levy, Jeffrey A.</b> , (E.A.), <i>Actuary</i> , C G Thacher & Associates Inc, 708 Third Avenue, New York NY 10017 212/949-1344	1984
<b>Letwin, Fred G.</b> , (F.S.A., E.A.), 4514 Staughton Drive, Indianapolis IN 46226	i 1965	<b>Levy, Jerrold M.</b> , (A.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Inc, 600 Fisher Building, Detroit MI 48202 313/876-8964	1980
<b>Leube, Joseph J.</b> , (E.A.), <i>Vice President</i> , Alexander & Alexander Inc, 255 Public Ledger Building, Philadelphia PA 19106 215/923-5300	1976	<b>Levy, Leslie</b> , (A.S.A., E.A.), <i>Assistant Vice President &amp; Medical Director</i> , Aetna Life & Casualty, 151 Farmington Avenue - E223, Employee Benefit Division, Hartford CT 06156 203/636-6442	1979
<b>Leung, Kung Lup</b> , (A.C.A.S., A.S.A.), <i>Manager, Actuarial Department</i> , Sentry Insurance Co Ltd, Sun Hung Kai Center - 8th Fl, 30 Harbour Road, Hong Kong Hong Kong 5757282	1982	<b>Levy, Thomas D.</b> , (F.S.A., E.A.), <i>Senior Vice President / Actuary</i> , Martin E Segal Co, 1920 North Street NW, Suite 500, Washington DC 20036 202/872-1870	1970
<b>Levene, David</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3502	1971	<b>Lew, Edward A.</b> , (F.S.A.), <i>Consulting Actuary</i> , 31017 Peace Street, Three Rivers, Punta Gorda FL 33950 813/639-0191	i 1965
<b>Levenson, Martin</b> , (A.S.A., E.A.), <i>Senior Vice President / Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1966	<b>Lewandowski, Chester</b> , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3204	1978
<b>Leventhal, Gary D.</b> , (F.S.A., M.C.A., E.A.), <i>Partner</i> , Kwasza Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1979	<b>Lewis, Clair A.</b> , (F.S.A.), <i>Senior Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7104	1965
<b>Levering, Cynthia J.</b> , (A.S.A., E.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc, 100 Light Street, Baltimore MD 21202 301/547-2893	1979	<b>Lewis, Fielding</b> , (F.S.A., E.A.), William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0432	1978
<b>Levin, Howard J.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 120 South Riverside Plaza, Chicago IL 60606 312/726-2040	1975	<b>Lewis, Herman</b> , (F.S.A., E.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6313	1965
<b>Levin, Joseph W.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Employers Reinsurance Corp, PO Box 2991, Overland Park KS 66201 913/676-5390	1969	<b>Lewis, James Lee, Jr.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935	1965
<b>Levine, George M.</b> , (A.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, One Mill Pond Lane, Simsbury CT 06070-2429 203/651-3761	1983	<b>Lewis, Lucinda Manzi</b> , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6713	1982
<b>Levine, Joel Ira</b> , (F.S.A.), <i>Second Vice President &amp; Chief Actuary</i> , Fairfield Life Insurance Co, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6236	1980	<b>Lewis, Martin A.</b> , (A.C.A.S.), <i>Associate Actuary</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/690-4629	1985
<b>Levine, Kenneth</b> , (F.S.A., E.A.), <i>Vice President, Group Pension Actuary</i> , MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8712	1977	<b>Lewis, Stephen H.</b> , (F.S.A.), <i>Senior Vice President</i> , First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521 312/495-3336	1980
<b>Levine, Steven J.</b> , (E.A.), <i>Director of Actuarial Services</i> , Schiff Goldstein & Weiner Inc, 777 West Putnam Avenue, Greenwich CT 06830 203/531-1700	1984	<b>Lewis, Steven N.</b> , (F.S.A., E.A.), Lewis & Associates Inc, 4520 East-West Highway, Suite 550, Bethesda MD 20814 301/656-9191	1980
<b>Levinson, Louis</b> , (F.S.A.), 106 Bronson Terrace, Springfield MA 01108	i 1965	<b>Lewis, Walter Lee, III</b> , <i>Vice President, Blue Cross/Blue Shield of Mississippi</i> , PO Box 1043, Jackson MS 39205 601/932-3704	1984
<b>Levit, Alan D.</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1980		

	Admitted		Admitted
<b>Lewis, William H.</b> , (F.S.A., E.A.), 1651 Gulf Boulevard, Unit 42, Clearwater FL 33515 813/595-4442	1965	<b>Limpert, John J.</b> , (A.C.A.S.), Assistant Director, Royal Insurance Company, Highway 51 at Johnston Road, PO Box 241388, Charlotte NC 28224 704/542-4061	1984
<b>Lewis, William H., Jr.</b> , (F.C.A., F.S.A., E.A.), President, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1969	<b>Lin, Che</b> , (F.S.A.), President, William M Mercer Ltd, 2307 Gloucester Tower, 11 Pedder Street, Hong Kong Hong Kong 5-257333	1970
<b>Lewis, Winthrop T.</b> , (A.S.A., F.A.), 50 Ancient Way, Yarmouth Port MA 02675 617/362-2358	1966	<b>Lin, Chin-Tung</b> , (F.S.A.), Director & Associate Actuary, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/569-7726	1982
<b>Lhamon, Frederic T.</b> , (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	<b>Lin, Gary H.</b> , (F.S.A.), 2nd Vice President-Actuarial, Bankers Security Life, Insurance Society, 1701 Pennsylvania Avenue NW, Washington DC 20006 202/463-3431	1982
<b>Li, Robert T.</b> , (A.S.A.), Assistant Vice President & Associate Actuary, John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178 305/591-8511	1982	<b>Lin, Jer-San</b> , (A.S.A.), Senior Actuarial Assistant, United of Omaha Life Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1984
<b>Libbey, David W.</b> , (F.S.A.), Second Vice President & Associate Actuary, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1978	<b>Lin, Shiu-Shiung</b> , (F.S.A.), Actuary, Colonial Penn Life Insurance Co, Five Penn Center Plaza, 22nd Floor, Philadelphia PA 19181 215/988-8637	1978
<b>Libby, William B.</b> , (A.S.A.), Secretary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06117 203/273-0123	1971	<b>Lin, Susan</b> , (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02174 617/421-4086	1982
<b>Libera, John J., Jr.</b> , (F.S.A.), Second Vice President & Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1979	<b>Lincoln, Charles G.</b> , (A.S.A.), 1210 Casey Key Road, Nokomis FL 33555 813/484-6669	1966
<b>Libman, Michael L.</b> , (A.S.A., E.A.), Vice President, Johnson & Higgins, 2600 National City Center, Cleveland OH 44114 216/781-3000	1971	<b>Lincoln, Mark H.</b> , (A.S.A.), Principal, Lincoln - Cross Inc, 333 Union Street, PO Box 2989, Nashville TN 37219 615/255-2268	1983
<b>Licht, Peter M.</b> , (A.C.A.S.), Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-1699	1984	<b>Lincoln, W. Chandler, III</b> , (A.S.A.), Actuarial Associate, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1985
<b>Liddle, J Thomas</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5164	1966	<b>Lindahl, Richard M.</b> , (F.S.A.), Director, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06106 203/273-0123	1979
<b>Lie, Geoffrey Yuenfei</b> , (A.S.A.), Assistant Actuary, Executive Life Insurance Co, 9777 Wilshire Boulevard, Beverly Hills CA 90212 213/273-4202	1982	<b>Linden, John R.</b> , (F.C.A.S.), Chief, Casualty Actuarial Division, Connecticut Insurance Department, 165 Capitol Avenue, Hartford CT 06106 203/566-5502	1965
<b>Lieberman, Henry S.</b> , (A.S.A.), Assistant Financial Officer, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-6402	1983	<b>Linden, Orin M.</b> , (F.C.A.S.), Senior Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3276	1980
<b>Lieberman, Sherman B.</b> , (F.S.A., E.A.), Actuary, Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311	1976	<b>Lindgren, Robert E.</b> , (E.A.), A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1976
<b>Liebeskind, Debra Sue</b> , (F.S.A.), Senior Actuarial Associate, Prudential Insurance Company, 3701 Wayzata Boulevard, Minneapolis MN 55440 612/349-2028	1982	<b>Lindley, Gary</b> , (F.S.A.), Assistant Actuary, Allstate Life Insurance Co, Allstate Plaza South, G6B, Northbrook IL 60062 312/291-6097	1979
<b>Liebeskind, Stuart L.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, North Central Home Office, PO Box 1143, Minneapolis MN 55440 612/553-6372	1980	<b>Lindsay, Bruce G.</b> , (A.S.A.), Vice President & Actuary, Pan Western Life Insurance Co, PO Box 949, Columbus OH 43216 614/486-7117	1966
<b>Light, George D., Jr.</b> , (A.S.A.), Staff Actuary, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1984	<b>Lindsay, Robert L.</b> , (F.S.A., E.A.), Executive Vice President, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2975	1965
<b>Likins, Robert B.</b> , (F.S.A., E.A.), Vice President & Associate Actuary, Prudential Insurance Company, Prudential Plaza, Floor 3P, Newark NJ 07101 201/877-6654	1977	<b>Lindstrom, Lawrence A.</b> , (F.S.A.), President, Germantown Insurance Company, 5501 Germantown Avenue, Philadelphia PA 19101 215/438-4800	1974
<b>Likkel, Craig F.</b> , (F.S.A.), Vice President & Actuary, Family Life Insurance Co, Park Place 1200-Sixth Avenue, Seattle WA 98101 206/292-1000	1980	<b>Line, Russell A.</b> , (F.S.A.), Vice President & Actuary, The Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001	1968
<b>Lilly, George P.</b> , (F.C.A.), Life Actuary, The Beaven Companies, 55 East Jackson Boulevard, Chicago IL 60604 312/987-9659	1966	<b>Ling, George S., Jr.</b> , (F.C.A., A.S.A., E.A.), Executive Vice President & Secretary, Kruse O'Connor & Ling Inc, 626 NE 1st Street, Gainesville FL 32601 904/375-3800	1966
		<b>Lingo, F Jay</b> , (F.S.A., E.A.), Manager, Touche Ross & Co, 800 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1979

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<b>Link, James E.</b> , Corporate Actuary, Community Mutual Insurance Co, 6740 North High Street, Worthington OH 43085 614/438-3923	1984	<b>Little, D Alan</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, 251 South Lake Avenue, Suite 400, Pasadena CA 91101 818/577-1144	1966
<b>Link, Robert F.</b> , (F.S.A., E.A.), Consultant, 309 Ferry Road, Old Lyme CT 06371 203/434-5505	1965	<b>Little, Roger E.</b> , (F.S.A.), Vice President & Actuary, Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7159	1980
<b>Link, William P.</b> , (F.S.A.), Vice President & Associate Actuary, Prudential Insurance Company, 56 North Livingston, Roseland NJ 07068 201/994-8101	1979	<b>Liu, Jack K.</b> , (A.S.A., E.A.), Director Actuarial Services, Prudential Asset Management Co, Box 9264, Van Nuys CA 91409 818/992-2345	1966
<b>Linn, Eldon R.</b> , (A.S.A.), Associate Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9200	1966	<b>Liu, Jing Cheng</b> , (A.S.A., E.A.), Vice President, Actuarial & Data Processing, Spencer Organization Inc, 366 Kinderkamack Road, Westwood NJ 07675 201/666-6011	1982
<b>Linney, Steven R.</b> , (F.S.A.), Actuary, IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3274	1979	<b>Liu, Liangan</b> , (A.S.A., E.A.), Senior Actuary, Atlantic Richfield Company, 515 South Flower Street, BOA-3207, Los Angeles CA 90001 213/486-0520	1981
<b>Lino, Richard</b> , (F.C.A.S.), Vice President & Actuary, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5076	1965	<b>Liuzzi, Joseph R.</b> , (A.C.A.S.), Assistant Vice President & Actuary, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/241-4685	1982
<b>Lino, Richard A.</b> , (F.C.A.S.), Vice President & Actuary, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854 201/981-4557	1982	<b>Liuzzo, Joseph</b> , (F.S.A.), Assistant Actuary, Compensation Resources Inc, 33 West Main Street, Elmsford NY 10523 914/592-1500	1980
<b>Linquanti, August J.</b> , (A.C.A.S.), 3260 Perry Avenue, Apt 3BS, Bronx NY 10467	1968	<b>Lively, David L.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 65 East State Street, Suite 2100, Columbus OH 43215 614/469-1241	1966
<b>Lipkin, David M.</b> , (F.S.A., E.A.), Consultant & Actuary, William M Mercer-Meidinger Inc, One Oxford Centre, Suite 3200, Pittsburgh PA 15219-1407 412/392-4600	1981	<b>Livingston, Arlene E.</b> , (F.S.A.), Actuary, Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 213/552-8833	1982
<b>Lippai, Steven E.</b> , (F.S.A.), Vice President & Actuary, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/269-4000	1979	<b>Livingston, James A., Jr.</b> , (F.S.A.), 12 New Country Club Road, Birmingham AL 35213	1965
<b>Lippman, Robert G.</b> , (A.S.A.), Vice President, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171	1980	<b>Livingston, James L., Jr.</b> , (F.S.A.), Vice President & Individual Actuary, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/655-5296	1980
<b>Lipsky, Gerald I.</b> , (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4628	1979	<b>Livingston, Roy P.</b> , (A.C.A.S.), Associate Actuary, Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-4000	1979
<b>Liptak, Walter T.</b> , (A.C.A., A.S.A., E.A.), President, General Life Insurance Corp of Wisconsin, 735 North Water Street, Milwaukee WI 53202 414/271-5433	1969	<b>Livorsi, Thomas J.</b> , (F.C.A., F.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5259	1978
<b>Lipton, Barry C.</b> , (A.C.A.S.), Assistant Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2810	1985	<b>Livsey, Frank</b> , (A.S.A., E.A.), Partner, Hewitt Associates, 160 Bloor Street East, Toronto ON Canada M4W 1B9 416/961-5090	1974
<b>Lis, Raymond S., Jr.</b> , (A.C.A.S.), Assistant Director, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2285	1977	<b>Llewellyn, David</b> , (F.S.A.), Chief Actuary, Health Insurance Association of America, 1025 Connecticut Avenue NW, Washington DC 20036-3998 202/223-7860	1970
<b>Liscord, Paul S.</b> , (F.C.A.S.), Consulting Actuary, Liscord Ward & Roy Inc, Six Loudon Road, Concord NH 03301 603/228-1391	1965	<b>Lloyd, John C.</b> , (A.S.A.), Assistant Corporate Actuary, Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4827	1981
<b>Lisle, Lottie</b> , (F.C.A., A.S.A., E.A.), Actuary, US General Accounting Office, 441 G Street NW, Room 5741, Washington DC 20548 202/275-1522	1966	<b>Lo, Richard W.</b> , (F.C.A.S.), Director & Associate Actuary, PC Group CIGNA, 1600 Arch Street, Philadelphia PA 19103 215/241-3698	1980
<b>Lister, David H.</b> , (F.S.A.), Assistant Actuary, CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53593 608/231-7555	1980	<b>Lo, Won H.</b> , (A.S.A.), Actuarial Associate, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1985
<b>Lister, John J.</b> , (E.A.), Consultant, 3800 Bond Avenue, Drexel Hill PA 19026 215/449-4427	1976	<b>Loadman, Arthur E.</b> , (F.S.A.), 126 Kingsway Avenue, Winnipeg MB Canada R3M 0H1	1966
<b>L'Italien, Paul Joseph</b> , (F.S.A.), Actuarial Fellow, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-6112	1985	<b>Locatelli, Robert</b> , (F.S.A.), Associate Actuary, Modern Woodmen of America, Mississippi River at 17th St, Rock Island IL 61201 309/786-6481	1979
<b>Litchenburg, Alfred L.</b> , (F.S.A.), Vice President & Chief Actuary, American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5069	1978	<b>Lo Cicero, Joseph A.</b> , (E.A.), Benefit Consultant, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>Litow, Mark E.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 15700 West Bluemound Road, Suite 400, Brookfield WI 53005 414/784-2250	1979	<b>Lockwood, Donald A.</b> , (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

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<b>Lockwood, Gerald A.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101    206/624-7940	1979	<b>London, Howard J.</b> , (A.S.A.), New York Life Insurance Co, 51 Madison Avenue, Room 1052, New York NY 10010    212/576-4760	1981
<b>Loeb, Harold A.</b> , (A.S.A., E.A.), The Wyatt Company, 15301 Ventura Boulevard, Suite 525, Sherman Oaks CA 91403    818/906-2631	1976	<b>Lonergan, Clyde G.</b> , (F.S.A., E.A.), Creative Pension Services, 234 South Figueroa Street, Suite 1231, Los Angeles CA 90012    213/620-9938	1966
<b>Loeber, Richard H.</b> , (F.S.A.), Vice President, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115    203/636-6617	1965	<b>Lonergan, Kevin F.</b> , (F.C.A.S.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-7928	1984
<b>Loeffel, Carl L.</b> , (F.S.A.), Vice President, Equitable Life Assurance Society, 195 Broadway, New York NY 10007    212/618-4000	1968	<b>Lonergan, Thomas T.</b> , (F.S.A., E.A.), Principal - Office Manager, William M Mercer-Meidinger Inc, Five Crown Center, Kansas City MO 64108    816/474-0666	1977
<b>Loether, Amy L.</b> , (F.S.A., E.A.), Associate Actuary, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115    203/278-1212	1982	<b>Lonergan, Thomas Xavier</b> , (F.S.A., A.C.A.S.), Associate Actuary, CIGNA Corp, 900 Cottage Grove Road, S-202, Bloomfield CT 06002    203/726-6617	1981
<b>Loffree, James A.</b> , (F.S.A.), Assistant Vice President, US Group, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5    416/926-6964	1976	<b>Lones, William R.</b> , (F.S.A., E.A.), Actuarial Vice President, Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50309    515/245-6927	1965
<b>Lofgren, Eric P.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036    212/997-7045	1979	<b>Long, Leon L.</b> , (A.S.A.), 3714 Cornell Street, Des Moines IA 50313	i 1966
<b>Lofley, Jeffrey Lee.</b> , (F.S.A.), Manager, Domestic Valuation, American Life Insurance Co, PO Box 2226, Wilmington DE 19899    302/428-3079	1981	<b>Long, Robert A.</b> , (A.C.A., E.A.), Actuary, Policy Approval Division, Texas State Board of Insurance, 1110 San Jacinto, Austin TX 78786    512/463-6119	1966
<b>Loftis, John M.</b> , (F.S.A.), 670 Quarterstaff Road, Winston-Salem NC 27104	1965	<b>Long, Terry M.</b> , (F.S.A.), Actuary - Individual Insurance, Business Men's Assurance Co, PO Box 458, Kansas City MO 64141    816/753-8000	1982
<b>Logan, Loren G.</b> , (F.S.A., E.A.), Route 3, PO Box 167, Kimberling MO 65686	i 1965	<b>Long, V Kay</b> , (F.S.A.), Assistant Actuary, The Capitol Life Insurance Co, 1600 Sherman Street, Denver CO 80203    303/861-4065	1980
<b>Logan, Thomas J.</b> , (F.S.A.), Manager Special Projects, Allstate Life Insurance Co, 60 Allstate Plaza, Building I - Floor 2, Northbrook IL 60062    312/291-5518	1979	<b>Longaker, Leslie W.</b> , (E.A.), 156 Garnsey, Pittsford NY 14534	1978
<b>LoGuercio, Stuart E.</b> , (A.S.A.), Assistant Actuary, North Atlantic Life Insurance Co, Robbins Lane, Jericho NY 11753    516/934-8783	1981	<b>Longerman, Kenneth John</b> , (F.S.A.), Associate Actuary, Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521    312/887-7000	1978
<b>Lohmann, Leslie John</b> , (F.S.A.), Towers Perrin Forster & Crosby, 2750 Citicorp Center, Houston TX 77002    713/951-9500	1979	<b>Longiotti, Charles Alan</b> , (A.S.A., E.A.), Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380    713/363-0456	1985
<b>Lohse, Rudolph M.</b> , (F.S.A., E.A.), Chairman & Consulting Actuary, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530    516/741-5560	1965	<b>Longley-Cook, Alastair G.</b> , (F.S.A.), Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115    203/273-7840	1980
<b>Loken, Alan V.</b> , (A.S.A.), Consultant, William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402    612/338-5440	1984	<b>Longley-Cook, Laurence H.</b> , (F.C.A.S., A.S.A.), 845 East Avenue, Unit A, Coronado CA 92118    619/435-0808	i 1965
<b>Lombardi, Louis J.</b> , (F.S.A.), Associate Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115    203/727-6500	1982	<b>Longmoore, John T.</b> , (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
<b>Lombardi, Lynne-Anne</b> , (E.A.), Associate Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020    212/536-2000	1983	<b>Longo, Frank J.</b> , (F.S.A.), Sibigtroth & Consultants, 90 South Road, Port Washington NY 11050    516/883-4360	1983
<b>Lombardi, Robert J.</b> , (A.S.A.), Actuarial Assistant, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854    201/980-4430	1985	<b>Longoria, Ricardo A.</b> , (F.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, 515 Olive Street, St Louis MO 63101    314/444-1382	1979
<b>Lombardo, John Scott</b> , (F.C.A.S.), Assistant Actuary, Metropolitan Property and Liability Ins Co, 700 Quaker Lane, PO Box 350, Warwick RI 02887    401/827-2356	1981	<b>Longyear, George Y.</b> , (A.S.A.), Senior Actuarial Assistant, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660    714/640-3116	1971
<b>Lome, Elinor</b> , (E.A.), Vice President, Noble Lowndes Becker, 33 Evergreen Place, East Orange NJ 07018    201/675-8900	1976	<b>Lonsdale, Frederick</b> , (A.S.A.), Director, Benefit Plan Services, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108    617/786-2330	1980
<b>Lomicky, Robert A.</b> , (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	<b>Loo, Jay Tsu-Yi</b> , (F.S.A., E.A.), Consulting Actuary, JL Pension, Actuarial & Consulting Services Inc, 411 Century Plaza, Lansdale PA 19446    215/362-2248	1969
<b>Lommele, Jan Alan</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115    203/273-5704	1979		

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<b>Loomis, G Herbert</b> , (F.S.A., E.A.), Actuary, MMC&P Inc, One Gateway Center, 11th Floor, Pittsburgh PA 15222 412/261-4060	1979	<b>Lowe, Robert F</b> , (F.C.A.S., F.C.A.), President, Casualty Actuaries Inc, One Ins Center Plaza, Suite 102, St Louis MO 63141 314/878-5002	1970
<b>Loop, Susan Lynn</b> , (E.A.), Vice President/Consulting Actuary, McCready & Keene Inc, 8041 Knue Road, Box 50280, Indianapolis IN 46250 317/849-4333	1981	<b>Lowe, Stephen P</b> , (F.C.A.S., M.C.A.), Consulting Actuary, Tillinghast Nelson & Warren, One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1979
<b>Loper, Dennis James</b> , (A.C.A.S.), Assistant Actuary, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1984	<b>Lowery, P Randall</b> , (F.S.A.), Vice President, Product Development, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3208	1979
<b>Lord, Brent Allen</b> , (F.S.A.), President, Lord & Ware Inc, PO Box 404, Westfield IN 46074 317/896-9502	1979	<b>Lowman, Thomas B</b> , (F.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, Suite 400, 1001 22nd Street, Washington DC 20037 301/962-1318	1982
<b>Lord, Frank C</b> , (E.A.), Secretary, Director Group Pension Administration, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8004	1979	<b>Lowrie, Walter B</b> , (F.S.A.), Associate Professor, University of Connecticut, Math Department U-9, Storrs CT 06268 203/486-4236	1966
<b>Lord, Samuel H</b> , (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	<b>Lozowski, Chester M</b> , (A.S.A.), Associate Actuary, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1979
<b>Lorenz, Alois J</b> , (E.A.), Employee Benefit Plan Consultant, 999 Executive Parkway, Suite 100, St Louis MO 63141 314/434-2656	1971	<b>Lubarsky, Leonard S</b> , (A.S.A.), Actuarial Assistant, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000	1984
<b>Loring, Denis W</b> , (F.S.A., E.A.), Vice President & Actuary, Equitable Life Assurance Society, 787 Seventh Avenue, Location TW/44-K, New York NY 10019 212/554-3316	1977	<b>Lubin, Lawrence</b> , (F.S.A.), 384 Audubon Road, Englewood NJ 07631 201/568-3145	1966
<b>Loring, Melinda K</b> , (F.S.A.), Second Vice President, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04101 207/780-7332	1980	<b>Lublin, Leon</b> , (A.C.A., E.A.), 9529 Kuhn Road, Jacksonville FL 32217	1966
<b>Lorisz, Steven Joseph</b> , (F.S.A., M.C.A., E.A.), Staff Actuary II, A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1980	<b>Lucas, Kevin M</b> , (A.S.A.), Actuarial Associate, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8355	1985
<b>Losk, Norman S</b> , (F.S.A., A.C.A., E.A.), The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/979-3800	1972	<b>Lucas, Oscar Madison</b> , (A.S.A.), Associate Actuary, Pacific Heritage Assurance Co, 111 SW Columbia Street, Portland OR 97201 503/221-6769	1982
<b>Lotkowski, Edward P</b> , (F.C.A.S.), Director, Property Pricing, Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-5605	1982	<b>Luchesi, Scott K</b> , (F.S.A.), Vice President & Chief Marketing Officer, GEICO, GEICO Plaza, Washington DC 20076 301/657-7310	1980
<b>Lotter, Johan L</b> , (A.S.A.), Vice President, Cologne Life Reinsurance Co, 1200 Bedford Street, PO Box 300, Stamford CT 06904 203/356-4990	1985	<b>Lucker, Arthur Mark</b> , (A.S.A.), Assistant Actuary, Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106 215/629-9800	1980
<b>Loucks, William D, Jr.</b> , (F.C.A.S.), Consulting Actuary, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6589	1983	<b>Luckner, Warren R</b> , (F.S.A.), Assistant Professor & Director, Actuarial Science, University of Nebraska-Lincoln, Burnett Hall, Room 312, Lincoln NE 68588-0307 402/472-2698	1977
<b>Lough, C Allen</b> , (F.S.A.), Vice President & Actuary, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6493	1980	<b>Luddy, Barbara L</b> , (F.S.A., E.A.), Associate Group Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Box 111 T-26, Boston MA 02117 617/421-6578	1980
<b>Loughlin, Martin J</b> , (F.S.A.), Vice President & Actuary, GroupAmerica Ins Co, 140 Garden Street, Hartford CT 06154 203/727-6892	1969	<b>Ludke, David R</b> , (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/528-0067	1979
<b>Lovaglio, George M</b> , (A.S.A.), Associate Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1985	<b>Ludwig, George S</b> , (F.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 120 Monument Circle, Suite 308, Indianapolis IN 46204 317/632-3014	1983
<b>Lovekamp, Glen H</b> , (A.S.A., E.A.), Actuary, Country Life Insurance Co, 1701 Towanda Avenue, Box 2000, Bloomington IL 61702 309/557-2307	1966	<b>Ludwig, Stephen J</b> , (F.C.A.S.), Assistant Actuary, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5646	1984
<b>Low, George D</b> , (A.S.A.), Consulting Actuary, 184 High Street, Pittsfield MA 01201 413/445-5024	i 1966	<b>Luk, Peter</b> , (F.S.A.), Assistant Director, Hang Lung Development Co Ltd, 2-20 Paterson St 25/F, Hang Lung Centre, Hong Kong Hong Kong 5 5-7904111	1977
<b>Lowden, Beverly S</b> , (F.S.A.), William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0360	1968	<b>Lukan, Edelbert</b> , (E.A.), Pension Consultant, Mobil Oil Co, 150 East 42nd Street, New York NY 10017 212/883-4242	1976
<b>Lowden, Robert D</b> , (F.S.A.), Senior Vice President & Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-2587	1965	<b>Lukens, Jaywood</b> , (F.S.A., E.A.), 5545 Riviera Drive, Coral Gables FL 33146	i 1965
		<b>Lumsden, William F</b> , (F.C.A., F.S.A., E.A.), William M Mercer-Meidinger Inc, 450 North Sunnyslope, Brookfield WI 53005 414/785-9669	1965

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<b>Lunbeck, Robert A.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1111 Suburban Station, Philadelphia PA 19103 215/569-4393	1965	<b>Lynch, Charles E.</b> , (F.S.A., E.A.), <i>Vice President</i> , Benefit Actuaries Inc, PO Box 70109, Louisville KY 40270 502/587-9501	1980
<b>Lund, Allan C.</b> , (M.C.A., A.S.A., E.A.), <i>Pension Actuary</i> , DCA, 13100 Wayzata Boulevard, Minnetonka MN 55343 612/541-7514	1966	<b>Lynch, James M.</b> , (A.S.A.), <i>Assistant Actuary</i> , Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551	1983
<b>Lund, H Neil</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Monumental General Insurance Co, 1111 North Charles Street, Baltimore MD 21201 301/576-4514	1979	<b>Lynch, John T.</b> , (F.S.A., M.C.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060	1976
<b>Lundberg, James J.</b> , (A.S.A.), <i>Senior Actuary</i> , Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46204 317/263-4805	1969	<b>Lynch, Josiah</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , Lynchval Systems Inc, 6842 Elm Street, PO Box 957, McLean VA 22101 703/893-3170	1966
<b>Lunde, Orlen E.</b> , (F.S.A.), <i>Principal</i> , Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1970	<b>Lynch, Mark L.</b> , (E.A.), <i>Assistant Director-Defined Benefit</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, FF-10, Hartford CT 06152 203/678-6611	1977
<b>Lundquist, Franklin L.</b> , (F.S.A.), <i>Actuarial Vice President</i> , Central Life Assurance Co, 611 5th Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371	1974	<b>Lynch, Robert R.</b> , (A.S.A., E.A.), <i>Manager, Pensions</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 2H, New York NY 10010 212/578-8645	1979
<b>Lunemann, Gerard J.</b> , (A.S.A.), <i>Vice President &amp; Corporate Actuary</i> , Beneficial Insurance Group, 400 Beneficial Center, Peapack NJ 07977 201/781-4219	1985	<b>Lynch, Timothy J.</b> , (F.S.A., E.A.), <i>Southern Region Head</i> , William M Mercer-Meidinger Inc, 5775-C Peachtree, Dunwoody Road NE, Atlanta GA 30342 502/561-4731	1972
<b>Lupean, Edward M.</b> , (E.A.), 825 White Oak Circle, Pittsburgh PA 15222 412/341-0442	i 1977	<b>Lynde, Harold W.</b> , (E.A.), 236 C Marblehead Lane, Jamesburg NJ 08831	i 1966
<b>Lusk, Jerry E.</b> , <i>Consultant</i> , Millman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541	1984	<b>Lynn, Donald R.</b> , <i>Vice President, Finance</i> , Blue Cross/Blue Shield of Kansas City, 1133 Topeka Boulevard, Topeka KS 66629 913/295-4697	1984
<b>Luther, J Wade</b> , (A.S.A.), <i>Actuarial Associate</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8983	1985	<b>Lynn, Randall K.</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Mercantile Center, Suite 3620, St Louis MO 63101 314/621-6705	1980
<b>Luttrell, Nancy K.</b> , (A.S.A.), Hallwell & Associates Inc, The Century Building, 130 17th Street - Suite 300, Pittsburgh PA 15222 412/288-0822	1985	<b>Lyon, Dorothy M.</b> , 8140 Township Line Road, Indianapolis IN 46260	i 1966
<b>Lutz, Carl J.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Life Insurance Co of the Southwest, PO Box 47421, Dallas TX 75247 214/638-9178	1979	<b>Lyons, Daniel J.</b> , (F.C.A.S., F.S.A.), Six Mercer Street, PO Box 92, Hopewell NJ 08540 609/466-0380	i 1965
<b>Lutz, Harry S.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 1200 First American Center, Nashville TN 37238 615/244-4036	1974	<b>Lyons, Daniel Kevin</b> , (A.C.A.S.), <i>Assistant Secretary</i> , General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5412	1984
<b>Lutz, Lauren J.</b> , 904 Florida Avenue, Port Huron MI 48060	i 1965	<b>Lyons, Frank J.</b> , (F.C.A., E.A.), 22 Maple Avenue, New York NY 10465	1967
<b>Luzader, Randall M.</b> , (F.C.A., A.S.A., E.A.), <i>President/Chef Actuary</i> , Luzader & Associates, 312 G Daniel Baldwin Bldg, Erie PA 16501 814/456-6243	1970	<b>Lyons, Harold V.</b> , (F.S.A., E.A.), 70 Hudson Road, Bellerose NY 11001 516/328-3324	i 1965
<b>Lyle, Aileen Conlon</b> , (F.C.A.S.), <i>Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8002	1982	<b>Lyons, Harold V., Jr.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1581	1976
<b>Lyle, Robert A.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1977	<b>Lyons, Samuel J., Jr.</b> , (A.S.A., E.A.), <i>Manager, Retirement Plans</i> , Weyerhaeuser Company, Tacoma WA 98477 206/593-7343	1971
<b>Lyle, Robert V.</b> , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6805	1968	<b>M</b>	
<b>Lyle, Ted A.</b> , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437-1097 612/835-4700	1979	<b>Mabry, Frederick C.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488	1969
<b>Lyn, Shau H.</b> , (A.S.A.), <i>Actuarial Officer</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1980	<b>Macarchuk, John</b> , (F.S.A.), <i>Consulting Actuary</i> , 29 Oran Street, Worcester MA 01605 617/853-3638	1965
<b>Lynas, Robert H.</b> , (M.C.A.), 7809 Saddle Creek Trail, Sarasota FL 34241 813/924-9775	i 1969	<b>Macaulay, Joseph P.</b> , (F.S.A., E.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6178	1971
		<b>MacBain, John A.</b> , (A.S.A.), <i>Assistant Vice President</i> , Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900	1979

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<b>MacBain, Kenneth D.</b> , (F.S.A., E.A.), The Johnson Cos, PO Box 8, Newtown PA 18940 215/860-3743	1982	<b>MacLaughlin, Betty K.</b> , (E.A.), Chief Valuation Analyst, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4268	1976
<b>MacDonald, A Howard</b> , (F.S.A.), Associate Actuary, Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49017 616/968-5715	1979	<b>MacLean, George A.</b> , (F.S.A.), 16029 Farr Hill Drive, Westfield IN 46074 317/896-5769	1965
<b>MacDonald, A Ross</b> , (F.S.A., E.A.), 53 Belgrave Avenue, Toronto ON Canada M5M 3S9 416/489-1822	1967	<b>MacLean, James F.</b> , (F.C.A., F.S.A., E.A.), Actuarial Consultant, John M Bragg & Associates Inc, 1643 Dakota Circle, Lincoln NE 68502 402/421-1182	1965
<b>MacDonald, Andrew M.</b> , (F.S.A.), Actuary, The Wyatt Company, Pan Am Building - Suite 306, 255 Ponce De Leon, Hato Rey PR 00917 809/753-8520	1980	<b>Macleish, Bruce G.</b> , (F.S.A.), Director Actuarial Research, Blue Cross/Blue Shield of Texas, 901 South Central Expressway, Richardson TX 75080 214/669-6186	1980
<b>MacDonald, Colin D.</b> , (F.S.A.), Vice President & Actuary, Cal-Western States Life Insurance Co, 2020 L Street, Sacramento CA 95814 916/449-6651	1970	<b>MacLennan, Alan D.</b> , (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
<b>MacDonald, David D.</b> , (A.S.A., E.A.), Actuary, The Wyatt Company, 1020 McKay Tower, Grand Rapids MI 49503 616/458-2131	1966	<b>MacLennan, Robert D.</b> , (F.S.A.), Senior Vice President, National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3231	1965
<b>MacDonald, Donald G.</b> , (F.S.A.), Assistant Actuary, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1985	<b>MacLeod, D Rae</b> , (F.S.A.), Consultant, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-3529	1971
<b>MacDonald, J Bruce</b> , (F.C.A., F.S.A., E.A.), Principal, William M Mercer Ltd, 1505 Barrington Street, Halifax NS Canada B3J 3K5 902/429-7050	1966	<b>MacMichael, Joseph W., Jr.</b> , (E.A.), President, Colonial Pension Services Inc, 30 South Haddon Avenue, Haddonfield NJ 08033 609/795-5353	1981
<b>Macdonald, Jean M.</b> , (E.A.), Assistant Vice President & Actuarial Consultant, Frank B Hall Consulting Co, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1983	<b>Macomber, William A.</b> , (F.S.A.), Associate Actuary, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1965
<b>MacDonald, Karen Olsen</b> , (F.S.A.), Director of Financial Marketing, Transamerica Occidental Life Ins Co, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3737	1980	<b>MacPhail, Jack D.</b> , (F.S.A., E.A.), President, Pacific Heritage Assurance Co, 111 SW Columbia Street, Box 1020, Portland OR 97207 503/221-6713	1965
<b>MacDougall, John A.</b> , (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	<b>Macphee, Malcolm T.</b> , (F.S.A., E.A.), Consultant, A S Hansen Inc, 235 Peachtree Street NE, Atlanta Gas Light Tower, Atlanta GA 30303 404/521-1539	1971
<b>Mace, Vincent G., Jr.</b> , (F.S.A.), Second Vice President and Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980	<b>Mactas, Edward Scott</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3400	1980
<b>MacGinnitie, W James</b> , (F.C.A.S., F.C.A., F.S.A.), [Vice President], Director & Managing Principal, Risk Management, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1965	<b>Mactas, Leonard</b> , (F.C.A., F.S.A., E.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1965
<b>Mack, Merrill J.</b> , (F.S.A.), Actuary, Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1966	<b>Mactas, Mark V.</b> , (F.S.A., M.C.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105 415/543-6831	1979
<b>MacKeen, W Duncan</b> , (F.S.A.), Vice President, Mac Keen & Myatt Inc, 1305 Ashleybrook Lane, Winston-Salem NC 27103 919/765-4141	1979	<b>MacVeigh, Patrick J.</b> , (A.S.A.), Manager, Pension Technical Services, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/861-3600	1984
<b>Macken, Daniel D.</b> , (F.C.A., E.A.), Consulting Actuary, 4748 Calle Camarada, Santa Barbara CA 93110 805/967-3033	1965	<b>Madar, Paul Joseph</b> , (A.S.A.), Actuarial Associate, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1594	1980
<b>MacKillop, Donald K.</b> , (F.S.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3997	1965	<b>Madou, Roland Georges</b> , Actuary, St Lawrence Reinsurance Co, 425 De Maisonneuve West, Suite 1720, Montreal PQ Canada H3A 3G5 514/288-1900	1984
<b>MacKinnon, Malcolm D.</b> , (F.S.A., E.A.), Senior Vice President, Prudential Insurance Company, 55 North Livingston Avenue, Information System Office, Roseland NJ 07068 201/533-6641	1965	<b>Madrecki, Karl</b> , (A.S.A.), Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-7937	1979
<b>Macklin, Donald F.</b> , (F.S.A.), Senior Actuary, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4534	1976	<b>Magalska, James</b> , (F.S.A., E.A.), Principal, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301	1973
<b>Macky, Louise E.</b> , (F.S.A.), 200 West Locust Street, Grafton WI 53024 414/377-4942	1980	<b>Magalska, Jon K.</b> , (F.S.A.), Senior Actuarial Associate, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1984
		<b>Magaro, William D.</b> , (A.S.A.), President, Bankers United Trust Co, 2700 North East Loop 410, Suite 300, San Antonio TX 78217 512/650-3077	1980

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<b>Magee, Ken</b> , (F.S.A., E.A.), Senior Actuary, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON M4W 1-B8 416/928-4684	1982	<b>Makin, James R</b> , (A.S.A.), Business Men's Assurance Co, PO Box 458, Kansas City MO 64141	1985
<b>Magic, Michael F</b> , (F.S.A., M.C.A.), Senior Manager, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6604	1980	<b>Malament, Daniel</b> , (A.S.A., E.A.), 75 Henry Street, Brooklyn NY 11201	i 1966
<b>Maglathlin, Ralph H</b> , (F.S.A., E.A.), 44 Treeborough Drive, West Hartford CT 06117	i 1965	<b>Malasky, Arnold M</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9366	1969
<b>Magness, Herbert L</b> , (A.S.A.), Assistant Actuary, Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711	1982	<b>Malerich, Steven Floyd</b> , (A.S.A.), Vice President of Administrative & Actuary, Early American Life Insurance Co, 2706 Gannon Road, St Paul MN 55116 612/698-2411	1982
<b>Magnus, Mark B</b> , (E.A.), Angell Disend & Quesnel Inc, 585 Boylston Street, Boston MA 02117 617/236-4503	1981	<b>Malizia, Anthony M</b> , (F.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, 201 California Street, Suite 1375, San Francisco CA 94111 415/392-0616	1981
<b>Magnuson, Earl S</b> , (F.S.A., A.C.A.), Vice President, Life Actuarial, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1482	1966	<b>Malkiewich, Lindsay J</b> , (F.S.A., E.A.), Actuarial Director, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3623	1980
<b>Magnusson, D S</b> , (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	<b>Malkin, Debra K</b> , (A.S.A.), Consultant, Peat Marwick Mitchell & Co, 345 Park Avenue, 35th Floor, New York NY 10154 212/872-6793	1984
<b>Magnusson, Lynn A</b> , (F.S.A., E.A.), Actuary, Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100	1976	<b>Malkin, Moses M</b> , (E.A.), President & Actuary, Professional Pensions Inc, 444 Foxon Road, East Haven CT 06513 203/468-7339	1979
<b>Maguire, Ralph D</b> , (F.S.A.), 216 Tall Timbers Road, Glastonbury CT 06033	i 1965	<b>Malkind, Lance</b> , (A.S.A.), Assistant Vice President & Group Actuary, Lone Star Life Insurance Co, Box 35047, Dallas TX 75235 214/233-2510	1980
<b>Magyar, Joel C</b> , (F.S.A.), Vice President & Actuary, Integrity Life Insurance Co, Two Penn Plaza, New York NY 10121 212/714-5103	1973	<b>Mallett, Richard B</b> , (A.S.A.), Actuary, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/979-3800	1979
<b>Mah, Susan E</b> , (E.A.), Vice President & Actuary, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1976	<b>Mallin, Mitchell</b> , (E.A.), Pension Consultant, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1976
<b>Mahan, Steven H</b> , (F.S.A., E.A.), Senior Consultant, Peat Marwick Mitchell & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000	1984	<b>Mallory, Robert L</b> , (F.S.A.), Assistant Vice President & Actuary, Connecticut General Life Insurance, Box 2975, Hartford CT 06104 203/725-2362	1965
<b>Mahder, John</b> , (F.S.A.), Director, Aetna Life & Casualty, 151 Farmington Avenue, MC 1D, Hartford CT 06156 203/636-4510	1965	<b>Malloy, Thomas M</b> , (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
<b>Maher, Stephen M</b> , (F.S.A.), Assistant Actuary, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8298	1984	<b>Maloney, John T</b> , (F.S.A.), Associate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3082	1979
<b>Mahler, Howard C</b> , (F.C.A.S.), Actuary, Massachusetts Rating Bureau, 40 Broad Street, Boston MA 02109 617/542-5080	1980	<b>Maloney, William F</b> , (E.A.), Chairman of the Board, Frederick Associates Inc, 720 West Katella, Orange CA 92667 714/771-6540	1976
<b>Mahoney, Michael J</b> , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1971	<b>Maltz, Allen P</b> , (F.S.A., E.A.), Chief Financial Officer, Voluntary Health Plans of America, 5215 North O'Connor Road, Irving TX 75016 214/869-2500	1978
<b>Maidanick, Charles</b> , (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	<b>Mamakos, Emmanuel S</b> , (E.A.), Assistant Actuary, A S Hansen Inc, 1417 Lake Cook Road, Lake Cook Office Center, Deerfield IL 60015 312/948-7400	1976
<b>Maidelis, Martins O</b> , (A.S.A.), Administrator, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1983	<b>Mamuscia, David P</b> , Director, Benefit Management Services, Blue Ribbon Inc, 525 North Woodward, Suite 1050, Bloomfield Hills MI 48013 313/258-0200	1984
<b>Maier, Donald B</b> , (F.S.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3052	1965	<b>Manchester, Karl L</b> , (F.S.A.), President & Chief Operating Officer, Columbia Universal Life Insurance Co, PO Box 771989, Houston TX 77215 713/789-5640	1966
<b>Maine, James S</b> , 10211 Ohio Drive, Omaha NE 68134 402/393-4085	i 1965	<b>Mandat, Roland A</b> , Consulting Actuary, Tillinghast Nelson & Warren, 1777 South Harrison Street, Denver CO 80210 303/758-6190	1966
<b>Maine, Leslie D</b> , (F.S.A.), Vice President of Marketing, Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7853	1981	<b>Mandel, Harry W</b> , (F.A.), Actuary, The Wyatt Company, 737 Bishop Street, Suite 2075, Honolulu HI 96813 808/528-3434	1977
<b>Makgill, Stephen S</b> , (F.C.A.S.), President, Pennsylvania Compensation Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107 215/568-2371	1965		

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<b>Mandeville, Grace A.</b> , (F.C.A.), 63 East 9th Street, New York NY 10003      212/475-4849	1966	<b>Margel, Lawrence N.</b> , (F.C.A., F.S.A., E.A.), Vice President & Chief Actuary, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102      215/569-6101	1965
<b>Mandrish, Elaine</b> , (F.S.A.), Senior Actuary, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8      416/928-5736	1983	<b>Margolies, Stephen</b> , (E.A.), President, Pension Actuarial Associates Inc, 263 Center Avenue, PO Box 649, Westwood NJ 07675      201/664-6400	1978
<b>Mangan, Annette Z.</b> , (E.A.), 626 William Street, River Forest IL 60305      312/771-2019	1976	<b>Margolin, Myron H.</b> , (F.S.A., E.A.), Vice President & Associate Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101      201/877-6662	1965
<b>Mange, John I.</b> , (F.S.A.), Assistant Actuary, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152      203/725-2884	1984	<b>Margolin, Valerie L.</b> , (A.S.A.), Assistant Actuary, Bankers Life & Casualty of New York, 1399 Franklin Avenue, Garden City NY 11530      516/742-7800	1985
<b>Mange, Kathryn D.</b> , (A.S.A.), Administrator, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115      203/636-4588	1984	<b>Margolis, Donald R.</b> , President, International Company for Life & Health Insurance, 2030 Walnut Street, Suite 274, Philadelphia PA 19103      215/977-9667	1967
<b>Mangum, G Douglas, Jr.</b> , (F.S.A.), Associate Actuary, National Liberty Corp, Valley Forge PA 19493      215/648-5302	1983	<b>Margulies, Simche</b> , (A.S.A.), Assistant Actuary, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036      212/997-7026	1985
<b>Mankin, James A.</b> , (F.S.A.), Director of Research, Liberty Life Insurance Co, 2000 Wade Hampton Boulevard, PO Box 789, Greenville SC 29615      803/292-4287	1981	<b>Margus, Evelyn Y.</b> , (F.S.A., E.A.), Consulting Actuary, 54 Crane Road, Mountain Lakes NJ 07046      201/263-1891	1978
<b>Mann, Dale Charles</b> , (A.S.A., E.A.), Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114      402/397-7000	1979	<b>Margus, Paul</b> , (F.S.A.), Second Vice President/Actuary, USLIFE Corporation, 125 Maiden Lane, New York NY 10038      212/709-6514	1979
<b>Manning, Clark P, Jr.</b> , (F.S.A.), Assistant Actuary, Transamerica Occidental Life, PO Box 2101 Terminal Annex, Los Angeles CA 90051      213/741-7931	1985	<b>Mariano, Rocco A, Jr.</b> , (A.S.A.), Associate Actuary, Bankers National Life Insurance Co, 1599 Littleton Road, Parsippany NJ 07054      201/267-4009	1982
<b>Manning, James H.</b> , Chief, Division of Actuarial Services, Unemployment Insurance Services, US Department of Labor, 601 D Street NW - Suite 7410, Washington DC 20213      202/376-7231	1971	<b>Marietti, Roger N.</b> , (F.C.A., E.A.), Vice President, Miller Mason & Dickenson Inc, 8111 LBJ Freeway, Suite 860, Dallas TX 75251      214/783-1579	1969
<b>Manning, Kathleen E.</b> , (F.S.A., E.A.), Consulting Actuary, Price McDermott & Associates Inc, 211 West Wacker Drive, 9th Floor, Chicago IL 60606      312/263-1466	1979	<b>Marino, Charles A.</b> , (F.S.A.), Assistant Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121      212/714-5280	1985
<b>Manning, Nancy A.</b> , (A.S.A.), Senior Actuarial Assistant, Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221      214/653-2600	1985	<b>Marino, James Francis</b> , (A.C.A.S.), President/Chief Executive Officer, Merchants Insurance Group, 250 Main Street, Buffalo NY 14202      716/849-3131	1979
<b>Mannlein, Sharon K.</b> , (A.S.A., E.A.), S K Mannlein & Associates, 5909 Leonard Avenue, Downers Grove IL 60516      312/963-2447	1980	<b>Marion, Peter A.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605      617/852-1000	1979
<b>Manousoff, James</b> , (E.A.), Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530      516/741-5560	1976	<b>Markel, Frank L.</b> , (F.S.A., E.A.), Actuary, General Board of Pensions, United Methodist Church, 1200 Davis Street, Evanston IL 60201      312/869-4550	1972
<b>Manson, Clair S.</b> , (F.C.A., F.S.A.), President, Pioneer National Life Insurance Co, Corporate Woods Tower 180, 9401 Indian Creek Parkway, Overland Park KS 66210      913/451-1700	1966	<b>Markell, Andrew S.</b> , (F.S.A., A.C.A.S.), Senior Vice President, League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075      313/557-0353	1965
<b>Mantel, Jeffrey Hunt</b> , (A.S.A.), 355 South End Avenue, Apt 35-H, New York NY 10280      212/912-8400	1980	<b>Marker, Joseph O.</b> , (F.C.A.S.), Actuary, Westfield Companies, PO Box 153, Westfield Center OH 44251      216/887-0150	1980
<b>Manzar, Salim</b> , (F.S.A.), Assistant Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010      212/578-6662	1982	<b>Marker, Richard L.</b> , (F.S.A.), Vice President & Actuary, North Coast Life Insurance Co, PO Box 1445, Spokane WA 99210      509/838-4235	1977
<b>Marakas, John L.</b> , President, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216      614/227-7604	1966	<b>Markley, John Robert</b> , (E.A.), Consulting Actuary, Markley Actuarial Services, 29 East King Street, Suite 220, Lancaster PA 17603      717/295-3178	1984
<b>Marco, Stephen L.</b> , (A.S.A.), Assistant Vice President & Associate Actuary, Presidential Life Insurance Co, 69 Lydecker Street, Nyack NY 10960      914/358-2300	1984	<b>Markley, Milton L.</b> , (F.S.A.), Actuary, American Mutual Life Insurance Co, Actuarial Department, Liberty Building, Des Moines IA 50307      515/280-1331	1969
<b>Marcus, John J.</b> , (F.S.A.), Senior Vice President, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101      201/877-7575	1965	<b>Marks, Alene M.</b> , Assistant Actuary, Royal Neighbors of America, 230 16th Street, Rock Island IL 61201      309/788-4561	1970
<b>Marek, Mary Lou</b> , (E.A.), Director, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156      203/273-7859	1976		

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<b>Marks, James J.</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6029	1979	<b>Marshall, Wayne P.</b> , (E.A.), <i>Manager, Actuarial Services</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3705	1980
<b>Marks, Robert A.</b> , (A.S.A.), <i>Assistant Actuary</i> , Lamar Life Insurance Co, PO Box 880, Jackson MS 39205 601/354-5481	1985	<b>Marszalek, Guy William.</b> , (A.S.A.), <i>Corporate Actuary</i> , Blue Cross/Blue Shield of Connecticut, 370 Bassett Road, North Haven CT 06473 203/239-8793	1982
<b>Marks, Robert P.</b> , (E.A.), <i>Actuary</i> , Madison Pension Services Inc, 709 Westchester Avenue, White Plains NY 10604 914/682-0770	1983	<b>Marti, Kevin Allen.</b> , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1982
<b>Marks, Rosemary N.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2131	1979	<b>Marticello, Daniel N.</b> , (A.S.A.), <i>Food and Drug Administration, Division of Biometrics #18B-45</i> , 5600 Fishers Lane, Rockville MD 20857 301/443-4594	1979
<b>Marks, Steven D.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0744	1985	<b>Marticello, Kathryn G.</b> , (A.S.A., E.A.), <i>Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224</i> 202/566-4220	1980
<b>Markusfeld, Hersh.</b> , (F.S.A.), PO Box 519, Woodacre CA 94973	1976	<b>Martin, Daniel, Jr.</b> , (A.S.A.), <i>Corporate Actuary</i> , Arkansas Blue Cross/Blue Shield, Sixth & Gaines, Little Rock AR 72203 501/378-2389	1979
<b>Marler, Carol A.</b> , (F.S.A., E.A.), <i>Assistant Vice President &amp; Actuary</i> , Beneficial Standard Life Insurance, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/381-8972	1979	<b>Martin, David A.</b> , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1976
<b>Marlowe, Paul R.</b> , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7222	1981	<b>Martin, Earl Francis.</b> , (A.S.A.), <i>Director Mortality Research</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2356	1981
<b>Maron, Bernie.</b> , 2708 Darby Road, Havertown PA 19083	1984	<b>Martin, Edward B.</b> , (F.S.A.), <i>Second Vice President</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3728	1979
<b>Maroni, Edward W.</b> , (F.C.A., A.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 3475 Lenox Road NE, Suite 500, Atlanta GA 30326 404/261-7820	1966	<b>Martin, Floyd R.</b> , (A.S.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1982
<b>Marosek, Sharon J.</b> , (E.A.), <i>Chief Valuation Analyst</i> , Travelers Insurance Company, 6 Financial Plaza, 6th Floor, Hartford CT 06115 203/277-4038	1976	<b>Martin, Henry J.</b> , (F.S.A.), 82 Alfred Road East, Merrick NY 11566	1965
<b>Marotta, Bruce A.</b> , (F.S.A., E.A.), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040	1982	<b>Martin, Irma.</b> , (A.S.A.), <i>Manager/Valuation</i> , Lite Insurance Co of Georgia, Life of Georgia Corp Center, PO Box 105006, Atlanta GA 30348-5006 404/980-5647	1984
<b>Marquiss, Henry E. III.</b> , (F.S.A., E.A.), <i>Actuary</i> , ACTI, 6410 Rockledge Drive, Suite 200, Bethesda MD 20817 301/530-4400	1980	<b>Martin, John J.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48910 517/394-3400	1970
<b>Marra, Mario J.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1976	<b>Martin, Joseph D.</b> , (E.A.), <i>Vice President &amp; Actuary</i> , First Benefit Trust Co of Texas, 5307 East Mockingbird Lane, Suite 710, Dallas TX 75206 214/823-7100	1979
<b>Marra, Raymond J.</b> , (A.S.A.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, 1 Tower Square, Hartford CT 06183 203/277-3116	1985	<b>Martin, Judy L.</b> , (E.A.), 456 Corbett, San Francisco CA 94114	1977
<b>Marra, Thomas M.</b> , (F.S.A.), <i>Assistant Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-9361	1983	<b>Martin, Kristine Marie.</b> , (F.S.A.), Martin/Bastion Productions, 10 South Fifth Street, Minneapolis MN 55402	1982
<b>Marsh, Susan Daly.</b> , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/278-1212	1981	<b>Martin, Leslie R. Jr.</b> , (F.S.A., A.C.A., E.A.), 101 Brunswick Avenue, West Hartford CT 06107 203/521-9463	1965
<b>Marsh, Walter C.</b> , (F.S.A.), <i>Associate Actuary</i> , Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720	1980	<b>Martin, Norman K.</b> , (F.S.A.), <i>Vice President</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2787	1965
<b>Marshall, Jack A.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , John Hancock Variable Life Insurance, John Hancock Place, PO Box 717, Boston MA 02117 617/421-4412	1968	<b>Martin, Paul E.</b> , (F.S.A.), Wilderness Country Club, 101 Clubhouse Lane, Naples FL 33942	1965
<b>Marshall, John D.</b> , (F.S.A., E.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 150 JFK Parkway, Short Hills NJ 07078 201/467-9650	1980	<b>Martin, Raymond.</b> , (F.S.A.), <i>Actuary, Products</i> , Assumption Mutual Life Insurance Co, 770 Main Street, PO Box 160, Moncton NB Canada E1C 8L1 506/855-6040	1985
<b>Marshall, W Lysle.</b> , (F.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1323	1970		

	Admitted		Admitted
<b>Martin, Richard E.</b> , (A.S.A., E.A.), <i>Actuary</i> , Associated Pension Consultants Inc, 2699 Stirling Road, Suite B-100, Ft Lauderdale FL 33312 305/983-5600	1976	<b>Massey, John B.</b> , (F.S.A., E.A.), <i>Senior Actuary &amp; Partner</i> , Meeks & Company, 921 Chatham Lane, Columbus OH 43221 614/451-9750	1965
<b>Martin, Robert C.</b> , (F.S.A.), <i>Principal Consultant</i> , Incepts Inc, 12770 Coit Road, Suite 400, Dallas TX 75251 214/385-6497	1965	<b>Massidda, William R.</b> , (E.A.), <i>President</i> , Pension Associates Inc, 1243 Main Street, Springfield MA 01103 413/781-1261	1976
<b>Martin, Ronald J.</b> , (A.S.A.), 4762 Underwood Drive, Redding CA 96003 916/241-5009	1966	<b>Massingill, Gary W.</b> , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1981
<b>Martin, Steven M.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7487	1980	<b>Mast, Boyd</b> , (F.C.A., F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/338-5440	1966
<b>Martineau, Claude J.</b> , (F.S.A.), <i>Actuary</i> , Assumption Mutual Life Insurance Co, 770 Main Street, Moncton NB Canada E1A 5F1 506/854-0578	1974	<b>Mast, Robert P.</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2750, Detroit MI 48243 313/567-6616	1977
<b>Martineau, Donald J.</b> , (F.S.A.), <i>Senior Vice President</i> , Synergistic Associates International Inc, SAI Building, 900 Dudley Avenue, Cherry Hill NJ 08002 609/665-8833	1974	<b>Masterson, Norton E.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , 1516 Clark Street, Stevens Point WI 54481 715/344-3831	1965
<b>Martinelli, Robert O.</b> , (F.S.A.), <i>Executive Vice President</i> , Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720	1965	<b>Masterson, William E. Jr.</b> , (F.S.A.), <i>Director of Taxes</i> , CIGNA Corp, Hartford CT 06152 203/726-4845	1968
<b>Marut, Andrew J.</b> , (A.S.A.), <i>Enrolled Actuary Assistant</i> , CIGNA Corp, PO Box 2975, Hartford CT 06104 203/725-2262	1985	<b>Matczak, Robert J.</b> , (F.S.A.), <i>Pension Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101 215/636-5658	1980
<b>Marwitz, Werner</b> , <i>Senior Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, Washington DC 20224 202/566-4279	1970	<b>Mateja, Glenn A.</b> , (F.S.A., E.A.), <i>Vice President</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6944	1973
<b>Marx, Deborah J.</b> , (A.S.A., F.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976	<b>Mateja, Michael E.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Corporate Actuarial, Aetna Life & Casualty, 151 Farmington Avenue, Corporate Actuarial A212, Hartford CT 06156 203/278-2151	1965
<b>Marx, Richard B.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2442	1965	<b>Mathers, Richard</b> , (E.A.), <i>Executive Vice President &amp; Actuary</i> , Jones Mathers Casamento & Co, Two Lakeway Center, 3850 N Causeway Blvd, Metairie LA 70002 504/833-1111	1976
<b>Masai, Kazuo</b> , (A.S.A.), Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1980	<b>Mathews, B Dale</b> , (F.S.A.), <i>Assistant Actuary</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4532	1985
<b>Masciocchi, Alfred J.</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6743	1985	<b>Mathewson, Stuart Bruce</b> , (F.C.A.S.), <i>Senior Actuary</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7644	1982
<b>Masecar, Rolph W.</b> , (A.S.A., E.A.), Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1966	<b>Mathiesen, Robert J. Jr.</b> , (A.S.A.), <i>Actuarial Associate</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-4600	1983
<b>Masek, John Stephen, Jr.</b> , (A.S.A.), <i>Group Insurance Consultant</i> , Prudential Insurance Company, PO Box 950, Horsham PA 19044-0950 215/443-3852	1983	<b>Mathis, Thomas A.</b> , (E.A.), <i>Senior Personnel Consultant</i> , E I du Pont De Nemours & Co, International Department, Wilmington DE 19898 302/774-5085	1971
<b>Mashitz, Isaac</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5439	1983	<b>Mathwick, Lloyd F.</b> , (A.C.A.S.), <i>President</i> , Heritage National Services Corp, 1910 East Kimberly Road, Davenport IA 52807 319/359-3781	1966
<b>Masica, James G.</b> , (F.S.A., E.A.), ITT Life Insurance Corp, 600 S County Road 18, Suite 1800, Minneapolis MN 55426 612/545-2100	1974	<b>Matray, George Anthony</b> , (A.S.A.), <i>Associate Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10019 212/399-1759	1983
<b>Masiello, Adelaide</b> , (E.A.), <i>Associate Actuary</i> , Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1976	<b>Matson, Peter G.</b> , (F.S.A.), <i>Vice President</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Enfield CT 06082 203/741-3441	1981
<b>Mason, Craig T.</b> , (F.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, MCO Plaza, 5718 Westheimer, Houston TX 77057-5733 713/789-0700	1976	<b>Matthews, Steven R.</b> , (A.S.A., E.A.), <i>Actuary</i> , Matthews & Associates Inc, 1430 East Indian School Road, Suite 200, Phoenix AZ 85014 602/277-2371	1980
<b>Mason, Floyd D.</b> , (F.S.A.), <i>Senior Vice President/Actuary</i> , American Security Life Insurance Co, 745 East Mulberry Street, PO Box 2341, San Antonio TX 78298 512/736-6767	1966	<b>Mattson, Brian J.</b> , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 5775 Wayzata Boulevard, Suite 790, Minneapolis MN 55416 612/546-1176	1979
<b>Massa, Michael</b> , (F.S.A., E.A.), <i>President</i> , Adler & Massa Inc, 122 East 42nd Street, Suite 2100, New York NY 10168 212/697-9363	1980	<b>Matulich, Edward J.</b> , (F.S.A.), <i>Vice President-Group Actuary</i> , Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/227-6878	1971

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<b>Matzen, Keith W</b> , (A.S.A.), <i>Actuarial Assistant, Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201</i> 309/786-6481	1979	<b>Mayo, George F M</b> , (A.S.A., E.A.), <i>Vice President, Tomenson Associates, PO Box 439, Toronto Dominion Centre, Toronto ON Canada M5K 1M3</i> 416/361-6800	1968
<b>Maughn, James D</b> , (F.S.A.), <i>Senior Vice President/Actuary, Centennial Life Insurance Co, 5200 Metcalf Avenue, PO Box 470, Overland Park KS 66201</i> 913/676-5881	1976	<b>Mayo, Rick G</b> , (F.S.A., E.A.), <i>Consulting Actuary, The Wyatt Company, 3366 North Torrey Pines Court, Suite 220, La Jolla CA 92037</i> 619/455-5350	1980
<b>Maule, Robert G</b> , (F.S.A.), <i>Millman &amp; Robertson Inc, 300 West Osborn Road, Suite 220, Phoenix AZ 85013</i> 602/248-8541	1972	<b>Mays, Walter J</b> , (A.S.A.), <i>6565 Stewart Road, Cincinnati OH 45236</i>	i 1966
<b>Maull, Robert W</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10108</i> 212/399-1669	1971	<b>Mazanec, Donald R</b> , (E.A.), <i>Consulting Principal, A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203</i> 303/825-7641	1976
<b>Maurer, John A</b> , (F.S.A.), <i>Consulting Actuary, Maurer &amp; Tobleman Inc, 2808 Beluche Drive, Galveston TX 77551</i> 409/744-1965	1969	<b>McAllister, Jerry R</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Actuary, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201</i> 513/595-2318	1966
<b>Maurer, Richard L</b> , (F.S.A.), <i>Director -Data Processing &amp; Systems, Bryan Pendleton Swarts &amp; McAllister, 4205 Hillsboro Road, Suite A200, Nashville TN 37215</i> 615/385-1640	1979	<b>McAllister, Joseph P</b> , (F.S.A., E.A.), <i>Partner, Bryan Pendleton Swarts &amp; McAllister, 4205 Hillsboro Road, Suite A200, Nashville TN 37215</i> 615/385-1640	1965
<b>Maver, Robert W</b> , (F.S.A.), <i>Second Vice President &amp; Group Actuary, Mutual Benefit Life Insurance Co, 2345 Grand Avenue, Kansas City MO 64108</i> 816/474-2510	1985	<b>McAllister, Kevin C</b> , (F.C.A.S.), <i>Actuary, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33431</i>	1982
<b>Maves, Donald P</b> , (A.S.A.), <i>Vice President &amp; Actuary, American General Life Insurance Co of New York, 300 South State Street, Syracuse NY 13201</i> 315/471-1121	1980	<b>McArdle, Thomas P</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary, Guarantee Mutual Life Co, Actuarial Department, 8721 Indian Hills Drive, Omaha NE 68114</i> 402/390-7499	1982
<b>Mawdsley, William H III</b> , (F.S.A.), <i>Second Vice President/Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605</i> 617/852-1000	1979	<b>McAulay, Archibald H</b> , (F.S.A.), <i>Hudson House, Ardsley-on-Hudson NY 10503</i>	i 1965
<b>Mawhinney, Terence M</b> , (F.S.A.), <i>Assistant Vice President, Actuarial, Confederation Life Insurance Co, 280 Interstate North, Box 105103, Atlanta GA 30348</i> 404/953-5122	1984	<b>McBrayer, Robert V Jr.</b> , (A.S.A.), <i>Vice President, Director of Research &amp; Development, American Family Life Assurance Co of Columbus, 1932 Wynnton Road, Columbus GA 31999</i> 404/323-3431	1979
<b>Maxon, Robert G</b> , (F.S.A.), <i>Vice President &amp; Corporate Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156</i> 203/273-0318	1969	<b>McBride, Karen Ann</b> , (E.A.), <i>Vice President, Pension Consultants Inc, 430 Marquette, Suite 407, Minneapolis MN 55401</i> 612/339-1111	1980
<b>Maxwell, Michael J</b> , (A.S.A.), <i>Associate Actuary, Washington National Life Insurance Co of New York, 500 Fifth Avenue, New York NY 10036</i> 212/719-4300	1983	<b>McBrierty, Harry J Jr.</b> , (E.A.), <i>Consultant, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201</i> 214/979-3800	1976
<b>May, Robert M</b> , (F.S.A., M.C.A., E.A.), <i>Principal, Rudd &amp; Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #100, Austin TX 78731</i> 512/346-1590	1969	<b>McCabe, Joan E</b> , (A.S.A.), <i>William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116</i> 617/421-0562	1985
<b>May, Thomas L</b> , (F.S.A.), <i>Vice President - Controller, Central Life Assurance Co, 611 5th Avenue, PO Box 1555, Des Moines IA 50306</i> 515/283-2371	1978	<b>McCaffrey, Owen P</b> , (F.C.A., F.S.A.), <i>Actuary, The Wyatt Company, Sears Tower - Suite 5600, 233 South Wacker Drive, Chicago IL 60606</i> 312/876-2000	1966
<b>Mayer, Duane L</b> , (F.S.A., E.A.), <i>Pension Consultant, Facciani &amp; Company, 5700 Lombardo Centre, Rock Run South - Suite 240, Cleveland OH 44131</i> 216/447-1694	1980	<b>McCall, Thomas R</b> , (M.C.A., E.A.), <i>Principal, Peat Marwick Mitchell &amp; Co, 1600 National City Plaza, Cleveland OH 44114</i> 216/696-9100	1966
<b>Mayer, Howard E</b> , (A.S.A.), <i>Assistant Vice President, Tillinghast Nelson &amp; Warren, PO Box 25468, Overland Park KS 66225</i> 913/451-3000	1985	<b>McCallen, J L</b> , (F.S.A.), <i>Assistant Vice President, Group Insurance, Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111</i> 303/889-3000	1982
<b>Mayer, Jeffrey H</b> , (F.C.A.S.), <i>Manager, Peat Marwick Mitchell &amp; Co, 345 Park Avenue, New York NY 10154</i> 212/872-5872	1984	<b>McCallum, Alexander G</b> , (F.S.A., E.A.), <i>Vice President, Alcan Fiduciaries Ltd, 1188 West Sherbrooke Street, Montreal PQ Canada H3A 3G2</i> 514/848-8199	1967
<b>Maynard, Edward W</b> , (F.S.A., E.A.), <i>Actuary, William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202</i> 502/561-4724	1980	<b>McCallum, William T</b> , (F.S.A., E.A.), <i>Senior Vice President, Individual US, Great-West Life Assurance Co, The Solarium, 7400 East Orchard, Englewood CO 80111</i> 303/793-2000	1975
<b>Maynard, John C</b> , (F.S.A.), <i>Consulting Actuary, 115 Glenayr Road, Toronto ON Canada M5P 3C1</i> 416/489-4502	i 1966	<b>McCarter, Richard E</b> , (A.S.A.), <i>Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018</i> 313/553-2000	1980
		<b>McCarter, William C</b> , (F.S.A.), <i>6504 Calle Candela NW, Albuquerque NM 87107</i>	i 1965

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<b>McCarthy, Daniel J.</b> , (F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1965	<b>McComb, Thomas M.</b> , (F.C.A., E.A.), Consulting Actuary, 1501 Longs Peak Drive, Ft Collins CO 80524 303/482-1814	1970
<b>McCarthy, Denis J.</b> , (E.A.), Principal, PO Box 936, Mill Valley CA 94941 415/332-1313	1967	<b>McCombs, Allan B.</b> , (F.S.A.), 15397 West Rockland Lane, Libertyville IL 60048	i 1965
<b>McCarthy, John T.</b> , (F.S.A., E.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2892	1965	<b>McConnell, Charles W. II</b> , (F.C.A.S.), Vice President, Tillinghast Nelson & Warren, One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1981
<b>McCarthy, William J.</b> , (F.S.A., E.A.), Associate Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1974	<b>McConnell, David B.</b> , (E.A.), Consultant, The Wyatt Company, 15801 Ventura Boulevard, Suite 525, Sherman Oaks CA 91403 213/906-2631	1976
<b>McCarty, Robert W.</b> , (F.S.A., E.A.), Executive Vice President & Chief Actuary, Transamerica Life & Annuity Co, PO Box 54178, Terminal Annex, Los Angeles CA 90054 213/742-2287	1965	<b>McConnell, Paul J.</b> , (A.S.A., E.A.), Vice President, Compensation & Benefits, Barnett Bank of Florida Inc, PO Box 40789, Jacksonville FL 32231 904/791-7471	1979
<b>McCarville, Mark E.</b> , (A.S.A.), Senior Actuarial Assistant, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/342-3756	1985	<b>McConney, Gerald E.</b> , (F.C.A., A.S.A., E.A.), President, McConney Associates Inc, PO Box 49445, Los Angeles CA 90049 213/476-2162	1966
<b>McCaskey, Raymond F.</b> , (F.S.A.), Senior Vice President-Finance, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6746	1979	<b>McCord, David R.</b> , (F.S.A.), 21056 NE 117th Street, Redmond WA 98053 206/885-6792	1966
<b>McCaul, J Christopher</b> , (A.S.A.), Actuary, Rudd & Wisdom Inc, 7718 Wood Hollow Drive, Suite 100, Austin TX 78731 512/346-1590	1983	<b>McCorkle, Robert A.</b> , (F.S.A., E.A.), 3500 Downing Avenue, Glendale CA 91208	i 1965
<b>McCauslan, George W.</b> , (F.S.A., E.A.), Consulting Actuary, 3915-C 24th Street, San Francisco CA 94114 415/826-8058	1978	<b>McCormick, W Glenn</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-5719	1965
<b>McCaw, Daniel L.</b> , (F.S.A.), Director, William M Mercer Ltd, One First Canadian Place, PO Box 59H, Toronto ON Canada M5X 1G3 416/868-2923	1976	<b>McCoy, Glen E.</b> , (A.S.A.), Actuarial Administrator, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1971
<b>McCaw, John R.</b> , (A.S.A., E.A.), Consulting Actuary, Carley & McCaw Inc, 1938 North E Loop 410, Suite 157, San Antonio TX 78217 512/824-9473	1979	<b>McCoy, John S.</b> , (F.S.A., A.C.A., E.A.), 30 Country Club Drive, Port Washington NY 11050	i 1965
<b>McCaw, Robert I.</b> , (F.S.A., E.A.), Senior Vice President, National Associates Inc, 1600 Plaza - 600 Building, Seattle WA 98101 206/622-0285	1981	<b>McCracken, Lester R.</b> , (A.S.A.), Actuary, The Wyatt Company, 1050 17th Street NW, Washington DC 20036 202/466-3571	1970
<b>McChane, Debra Snodgrass</b> , (A.S.A.), Assistant Group Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2933	1984	<b>McCready, James M.</b> , (F.S.A.), Director, Auto Underwriting & Rating, Blue Cross/Blue Shield of Michigan, 600 Lafayette East, Mail Code J706, Detroit MI 48226 313/225-9590	1979
<b>McClelland, John R.</b> , (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	<b>McCrory, Robert T.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 900 South West Fifth Avenue, Suite 1000, Portland OR 97204 503/226-9500	1978
<b>McClenahan, Charles L.</b> , (F.C.A.S., A.S.A.), Partner, Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5628	1974	<b>McCrosson, Thomas A.</b> , (F.S.A., E.A.), Vice President, Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1975
<b>McClester, Robert S.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Asset Management Co, Hanover Road, Group Pension Office, Florham Park NJ 07932 201/966-3153	1978	<b>McCubbin, Horace W.</b> , (F.S.A.), Actuarial Vice President, Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456	1980
<b>McClintock, Henry L.</b> , (A.S.A.), Overlook Circle, Tryon NC 28782	i 1966	<b>McDaniel, Gail Polly</b> , (A.C.A.S.), Assistant Actuary, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5000	1981
<b>McClure, Richard D.</b> , (F.C.A.S.), Consulting Actuary, Richard D McClure, 4464 Edwina Lane, Lake Worth FL 33463	1965	<b>McDaniel, Jeffrey D.</b> , (F.S.A.), Group Actuary, Nationwide Life Insurance Co, PO Box 2399, Columbus OH 43216 614/227-8345	1979
<b>McCluskey, Peter V.</b> , (A.S.A., E.A.), Assistant Vice President, Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1976	<b>McDaniel, Margaret M.</b> , (A.S.A.), Associate Actuary, Buck Consultants Inc, 2121 San Jacinto Street, Suite 1800, Dallas TX 75201 214/969-1001	1985
<b>McCollum, Gary J.</b> , (A.S.A.), Associate Actuary, National Farmers Union Life, 12025 East 45th Avenue, Denver CO 80251 303/371-1760	1984	<b>McDermott, Michael</b> , (E.A.), President, Price McDermott & Associates Inc, 211 West Wacker Drive, Ninth Floor, Chicago IL 60606 312/263-1466	1980
<b>McCollum, Harold</b> , (A.S.A.), 1248 43rd Street, Des Moines IA 50311	i 1966	<b>McDermott, Regina V.</b> , (F.S.A.), Associate Actuary, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6005	1980
		<b>McDevitt, James F.</b> , (F.S.A.), Senior Vice President, New England Mutual Life Insurance Co, 399 Boylston Street, Boston MA 02117 617/578-1016	1974

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<b>McDiarmid, Fergus J.</b> , (F.S.A.), 126 Moorings Park Drive, Apt 1202, Naples FL 33942	819/262-7340	1965	
<b>McDonald, Charles</b> , (A.C.A.S.), Vice President <i>Actuarial</i> , Employers Insurance of Texas, PO Box 2759, Dallas TX 75221	214/760-6272	1969	
<b>McDonald, Gary P.</b> , (A.C.A.S.), Associate <i>Actuary</i> , American States Insurance Cos, 500 North Meridian Street, Indianapolis IN 46207	317/262-7140	1984	
<b>McDonald, Graham R.</b> , (F.S.A., E.A.), Vice President, <i>Group Pension</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111	303/889-3288	1975	
<b>McDonald, Harry G.</b> , (F.A.), Executive Vice President, National Associates Inc, 800 Pepperdine University Plz, 3415 Sepulveda Boulevard, Los Angeles CA 90034	213/390-8801	1980	
<b>McDonald, William R.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, One Commerce Square, Suite 1050, Memphis TN 38103	901/523-9594	1980	
<b>McDonald, Woodrow H.</b> , (F.S.A.), Vice President/ <i>Group Marketing</i> , Business Men's Assurance Co, 700 Karnes Boulevard, Kansas City MO 64141	816/753-8000	1977	
<b>McDonnell, William J.</b> , (F.C.A., A.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 3500 Georgia Pacific Center, 183 Peachtree Street NE, Atlanta GA 30303	404/521-3000	1966	
<b>McDonough, Robert M.</b> , (F.S.A., F.A.), Road One, PO Box 899, Limerick MF 04048	207/793-2518	1973	
<b>McElhaney, Stephen T.</b> , (F.C.A., F.S.A., E.A.), Senior Vice President & Principal <i>Actuary</i> , The Cowan Actuarial Co, 700 Walnut Street, Suite 306, Cincinnati OH 45202	513/241-1280	1975	
<b>McEneaney, Raymond J.</b> , (F.S.A.), Tillinghast Nelson & Warren, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207	904/398-5661	1970	
<b>McFall, Melvin C.</b> , (F.S.A.), Second Vice President & Director <i>Underwriting Res &amp; Dev</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801	219/427-3057	1978	
<b>McFarland, Hugh J.</b> , (F.S.A.), Vice President, Lincoln National Life Insurance Co, Reins Financial Department, 1300 South Clinton Street, Fort Wayne IN 46801	219/427-2811	1971	
<b>McFarlane, A. David</b> , (F.S.A.), Consulting <i>Actuary</i> , Armstrong & Associates, 855-8th Avenue SW, Suite 300, Calgary AB Canada T2P 3P1	403/261-6056	1974	
<b>McFarlane, J. Donald</b> , (F.S.A.), Assistant Vice President, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1F5	416/926-3605	1967	
<b>McFarquhar, Kenneth A.</b> , (F.S.A.), <i>Actuary</i> , Manufacturers Lite Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5	416/928-4239	1983	
<b>McGarry, Edward C.</b> , (E.A.), Manager - <i>Benefit Plans Costs</i> , Mobil Oil Corporation, 150 East 42nd Street, New York NY 10017	212/883-3651	1976	
<b>McGarry, James E.</b> , (F.C.A., E.A.), Executive Vice President, A S Hansen Inc, 3600 Interfirst Two, Dallas TX 75270	214/748-0501	1967	
<b>McGarry, John F.</b> , (F.S.A.), Senior <i>Actuarial Assistant</i> , Connecticut General Life Ins, 900 Cottage Grove Road, R-26A, Hartford CT 06152	203/726-4522	1985	
<b>McGee, Brian R.</b> , (F.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, 3200 One Union Square, Seattle WA 98101	206/382-0600	1980	
<b>McGee, Robert R.</b> , (F.S.A.), Group <i>Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201	312/570-3980		1979
<b>McGill, Patrick L.</b> , (F.S.A., E.A.), Assistant <i>Actuary</i> , Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101	612/298-3899		1985
<b>McGinn, Daniel F.</b> , (F.C.A., F.S.A., E.A.), President, McGinn Associates, 2564 West Woodland Drive, Box 4560-P, Anaheim CA 92801	714/826-0640		1965
<b>McGovern, Diane</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068	201/994-8185		1980
<b>McGovern, William G.</b> , (F.C.A.S.), Assistant <i>Actuary</i> , Travelers Insurance Company, One Tower Square, 11-G South, Hartford CT 06115	203/277-0740		1980
<b>McGrath, Franklyn J.</b> , (M.C.A., A.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036	212/997-7165		1976
<b>McGrath, John J.</b> , (F.S.A., E.A.), Consulting <i>Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121	212/279-4400		1981
<b>McGrath, Michael A.</b> , (F.S.A., E.A.), Consulting <i>Actuary</i> , Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303	404/659-3541		1979
<b>McGuinn, John J.</b> , (E.A.), President, McGuinn & Lawley Inc, Public Ledger Building, Independence Mall, Philadelphia PA 19106	215/922-2744		1980
<b>McGuinness, Michael B.</b> , (F.S.A.), Vice President & Corporate <i>Actuary</i> , National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7	416/598-2122		1976
<b>McHolland, Gary F.</b> , (A.C.A., A.S.A.), <i>Actuary</i> , California Department of Health Services, 714 P Street, Suite 1550, Sacramento CA 95814	916/323-5410		1980
<b>McHugh, Robert C.</b> , (E.A.), Consultant, The Wyatt Company, 200 1st National Building, Detroit MI 48226	313/961-5485		1976
<b>McHugh, Ronald J.</b> , (A.C.A.S.), Vice President, Great American-South Inc, 3105 Glenwood Avenue, Raleigh NC 27612	919/782-4600		1981
<b>McHugh, Ronald J.</b> , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117	617/421-5049		1984
<b>McInally, Loia D.</b> , (F.S.A., E.A.), President, McInally Associates Inc, Radnor Station Building Two, Suite 100, Radnor PA 19087	215/687-2088		1967
<b>McInteer, Thomas A.</b> , (F.S.A.), Assistant Vice President & <i>Actuary</i> , Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029	703/345-6711		1981
<b>McIntosh, Karol A.</b> , (A.C.A.S.), 11 Fairway Lane, Foxboro MA 02035	617/543-5174		1982
<b>McIntosh, Kenneth L.</b> , (A.C.A.S.), 5555 Roswell Road NE, Apartment H14, Atlanta GA 30342	404/255-6550		1966
<b>McInturff, Scott D.</b> , (F.S.A.), Associate <i>Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117	617/578-2164		1981
<b>McIntyre, James C.</b> , (F.S.A., E.A.), Executive Vice President, Individual, General American Life Insurance Co, 700 Market Street, St Louis MO 63101	314/444-0659		1965
<b>McIntyre, Jane</b> , (F.A.), Consulting <i>Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121	212/279-4400		1967

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<b>McJohn, James F.</b> , (F.S.A., E.A.), <i>Associate</i> , William M Mercer-Meidinger Inc, Three Embarcadero Center, Suite 1250, San Francisco CA 94111 415/393-5219	1979	<b>McLaughlin, Walter J.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1966
<b>McKay, Mary S.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202 301/382-3745	1980	<b>McLean, Alastair G.</b> , (F.C.A., A.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 110 Jermyn Street, London England SW1Y 6HB 441/839-5666	1978
<b>McKay, Robert J.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 160 Bloor Street East, Toronto ON Canada M4W 1B9 416/961-5090	1979	<b>McLean, David P.</b> , (F.S.A., E.A.), <i>Vice President</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1966
<b>McKearney, Lawrence J.</b> , (F.C.A., E.A.), <i>Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1969	<b>McLean, George E.</b> , (F.C.A.S.), <i>President</i> , Blue Cross/Blue Shield of Maine, 110 Free Street, Portland ME 04101 207/775-3536	1965
<b>McKee, Donald R.</b> , 3119 Milton, Dallas TX 75205 214/363-0358	1966	<b>McLean, Michael Ray</b> , (F.S.A.), <i>Assistant Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8476	1984
<b>McKee, John W., III</b> , (F.S.A.), <i>Vice President</i> , Kemper Financial Services Inc, 120 South LaSalle Street, Chicago IL 60603 312/781-1121	1973	<b>McLellan, Louis D.</b> , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 3550 North Central Avenue, Suite 800, Phoenix AZ 85012 602/279-3600	1983
<b>McKee, William W.</b> , (E.A.), <i>Vice President &amp; Actuary</i> , Parsons McKee and Co, 24481 Detroit Road, Westlake OH 44145 216/871-8611	1976	<b>McLeod, Charles C.</b> , (F.S.A.), Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2752	1975
<b>McKenzie, Charles W.</b> , (A.S.A., E.A.), <i>Consultant</i> , Miller Mason & Dickenson Inc, 111 East Wacker Drive, Suite 1320, Chicago IL 60606 312/856-0116	1976	<b>McLeod, Charles N.</b> , (E.A.), <i>President</i> , National Actuarial Pension Service, 10777 Westheimer, Suite 220, Houston TX 77042 713/266-7019	1977
<b>McKeogh, James J.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1111 Suburban Station Bld, Philadelphia PA 19103 215/569-4393	1980	<b>McLeod, Donald E.</b> , (F.S.A., E.A.), <i>Retirement Systems Actuary</i> , New York State Employees Retirement System, A E Smith State Office Bldg, Albany NY 12244 518/474-4537	1984
<b>McKeown, Barry J.</b> , (A.S.A., F.A.), <i>Actuarial Supervisor</i> , Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6031	1984	<b>McLeod, Hugh</b> , (F.S.A.), 176 Strathcona Drive, Town of Mount Royal, Montreal PQ Canada H3R 1E6	1968
<b>McKernan, Edward F.</b> , (A.S.A.), <i>Senior Actuarial Analyst</i> , E F Hutton Life Insurance Co, 11011 North Torrey Pines, La Jolla CA 92038 619/458-8985	1985	<b>McMahon, A Micheal</b> , (F.S.A.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5929	1979
<b>McKinnie, W David, III</b> , (F.S.A., M.C.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1977	<b>McMahon, Charles W.</b> , (F.S.A.), 1399 Thomwood Drive, Cincinnati OH 45224	1965
<b>McKinnon, Donald G.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095	1976	<b>McMahon, Margaret</b> , (M.C.A., E.A.), <i>Associate Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1967
<b>McKinnon, Joseph Paul, Jr.</b> , (A.S.A.), <i>Actuarial Assistant</i> , Confederation Life Insurance Co, Box 105103, Atlanta GA 30348 404/953-5129	1984	<b>McMahon, Robert T.</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7340	1980
<b>McKoskey, Jerome J.</b> , (F.S.A., F.A.), <i>Consulting Actuary</i> , The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/833-1500	1972	<b>McManus, John F.</b> , (A.S.A., E.A.), <i>Chief Operating Officer</i> , All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6500	1966
<b>McKusick, David R.</b> , (F.S.A.), <i>Senior Actuary</i> , Actuarial Research Corp, 6928 Little River Turnpike, Annandale VA 22003 703/941-7400	1976	<b>McManus, Michael F.</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Associate Actuary</i> , Chubb Group of Insurance Companies, 1211 Avenue of the Americas, New York NY 10036 212/869-0900	1978
<b>McLain, Anne B.</b> , (F.S.A., E.A.), A S Hansen Inc, Atlanta Gas Light Tower, 235 Peachtree Street NE, Atlanta GA 30303 404/521-1539	1980	<b>McMillen, Robert H.</b> , (F.S.A.), 329 Tall Timbers Road, Glastonbury CT 06033	1965
<b>McLaughlin, John</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 15056 West Clover Lane, Libertyville IL 60048 312/362-4896	1965	<b>McMurray, Michael A.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 South Lake Street, Pasadena CA 91101 818/527-1144	1979
<b>McLaughlin, S Michael</b> , (A.S.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000	1980	<b>McMurrich, Arthur R.</b> , (F.S.A.), Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1975
<b>McLaughlin, Stephen P.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Employer Plan Services, 100 Galleria Parkway NW, Suite 1050, Atlanta GA 30339 404/953-4877	1976	<b>McNamara, Daniel J.</b> , (F.C.A.S.), [Past President], <i>President</i> , Insurance Services Office, 175 Water Street, New York NY 10038 212/487-7180	1965
		<b>McNamara, George</b> , (F.S.A.), Hunters Run, 4B Stratford Drive, Boynton Beach FL 33436 305/732-5094	1965
		<b>McNamara, Kevin J.</b> , (A.S.A., E.A.), <i>Consultant</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0369	1981

Admitted	Admitted
<b>McNeill, Richard, (F.S.A.), Vice President - Group Actuarial &amp; Underwriting, Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5341</b>	1976
<b>McNicholas, James P, (F.S.A., E.A.), New York Life Insurance Co, 51 Madison Avenue, Room 606, New York NY 10010 212/576-3808</b>	1979
<b>McQuade, John B, (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0355</b>	1979
<b>McQueen, John S, (A.S.A.), President, Finactuarial Software Inc, 4204 Melinda Drive, Chattanooga TN 37416 615/892-3767</b>	1983
<b>McQueen, Robert C, (F.S.A., E.A.), 24 Tennyson Drive, Short Hills NJ 07078 201/376-7443</b>	1965
<b>McReynolds, D Karl, (F.S.A.), 2446 Rice Street, Columbus GA 31903 404/689-8419</b>	1965
<b>McSally, Michael J, (F.C.A.S.), Director of Corporate Development, John Hancock Property &amp; Casualty Ins Companies, PO Box 111, Boston MA 02117 617/236-5303</b>	1984
<b>McVity, Leonard H, (F.S.A.), Supervising Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0304</b>	1965
<b>McWhorter, Anthony L, (F.S.A.), Vice President &amp; Actuary, Liberty National Life Insurance Co, Box 2612, Birmingham AL 35202 205/325-2758</b>	1978
<b>Mead, David L, (E.A.), President, D L Mead &amp; Associates Inc, 2820 North Washington Blvd, Arlington VA 22201 703/841-1000</b>	1976
<b>Mealy, Dennis, (F.C.A.S.), Assistant Vice President &amp; Associate Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6263</b>	1980
<b>Mebes, Jennifer Mary, (A.S.A , E.A.), Manager, Peat Marwick Mitchell &amp; Co, 345 Park Avenue, New York NY 10154 212/872-5819</b>	1984
<b>Meck, Todd B, (F.S.A., E.A ), Principal, Towers Perrin Forster &amp; Crosby, One Landmark Square, Stamford CT 06901 203/964-0469</b>	1978
<b>Meehan, Thomas Kevin, (A.S A.), Assistant Vice President &amp; Associate Actuary, Integrated Resources Life Cos, One Bridge Plaza, Fort Lee NJ 07024 201/461-0606</b>	1981
<b>Meeks, John M, (F.C.A.S.), Associate Actuary &amp; Manager, CNA Insurance Companies, CNÄ Plaza, Chicago IL 60685 312/822-5132</b>	1980
<b>Meenaghan, James J, (F.C.A.S.), President &amp; Chief Executive Officer, John F Sullivan Co, 1415 Fifth Avenue, 14th Fl, People's National Bank Bldg, Seattle WA 98171 206/223-1200</b>	1965
<b>Mehus, Carla Jo, Director/Actuarial, Blue Cross of Iowa, STA 114, 636 Grand Avenue, Des Moines IA 50307 515/245-4599</b>	1984
<b>Meier, Carl E, (F.S.A.), Vice President &amp; Actuary, Southern Life Insurance Co, PO Box 21887, Greensboro NC 27420 919/275-9681</b>	1972
<b>Meilander, Robert G, (F.S.A.), Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7105</b>	1979
<b>Meinhardt, J David, (E.A.), Vice President, Independent Pension Services Inc, 900 Jackson Street, Founders Square - Suite 500, Dallas TX 75202 214/748-4220</b>	1976
<b>Meintel, Charles H, (F.S.A.), Unionmutual Life Insurance Co, Individual Products, 2211 Congress Street, Portland ME 04122 207/780-7136</b>	1981
<b>Meisner, Gordon R, (E.A.), President, Gordon Meisner &amp; Co, 24901 Northwestern Highway, Suite 313-A, Southfield MI 48075 313/353-1760</b>	1976
<b>Melek, Stephen Paul, (F.S.A.), Montgomery Ward Life Insurance Co, Montgomery Ward Ins Tower, 200 North Martingale Road, Schaumburg IL 60194 312/490-4787</b>	1980
<b>Mellema, James S, (F.S.A.), Actuary, Security Mutual Life Insurance of New York, Courthouse Square, Binghamton NY 13902 607/723-3551</b>	1980
<b>Mellman, Richard J, (F.S.A ), 105 Farley Road, Short Hills NJ 07078 201/376-5273</b>	1965
<b>Melnick, Michael, (A.S.A , E.A.), Regional Vice President, Mutual of America Life Insurance Co, 444 South Flower Street, Suite 2280, Los Angeles CA 90017 213/489-1885</b>	1983
<b>Melnikoff, Meyer, (F.S.A , E.A.), Actuary, Goldman Sachs &amp; Co, 85 Broad Street, New York NY 10004 212/902-5649</b>	1965
<b>Mendelsohn, Mark C, (F.S.A.), Vice President, INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19103 215/241-4125</b>	1975
<b>Mendelsohn, Gail A, (F.C.A.S.), Consulting Actuary, Towers Perrin Forster &amp; Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6480</b>	1984
<b>Menge, Carlton H, Consultant, Atlas Life Insurance Co, Box 1919, Tulsa OK 74102 918/583-0111</b>	1965
<b>Menge, Walter O, (F.S.A.), 4701 Covington Road, Apt 30, Fort Wayne IN 46804</b>	1965
<b>Menkes, Douglas, (F.S.A., E.A.), Consulting Actuary, Milliman &amp; Robertson Inc, Two Pennsylvania Plaza, Suite 1580, New York NY 10001 212/279-7166</b>	1977
<b>Menkes, George H, (A.S.A., E.A ), Assistant Vice President &amp; Actuary, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433</b>	1980
<b>Menking, George D, (F S A., A.C.A., E.A.), Principal, Coopers &amp; Lybrand, 1999 Bryan, Suite 3000, Dallas TX 75201 212/536-2905</b>	1965
<b>Mensch, Robert D, (E.A.), Managing Principal, A S Hansen Inc, 201 East Kennedy Boulevard, Suite 1125, Tampa FL 33602 813/229-6400</b>	1976
<b>Meola, Ralph, (F.S.A.), Second Vice President &amp; Actuary, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8789</b>	1979
<b>Meono, Randall C, (F.S.A ), Vice President &amp; Actuary, Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000</b>	1979
<b>Meridian, Craig A, (A.S.A.), Assistant Vice President, Tillinghast Nelson &amp; Warren, 3340 Peachtree Road, Atlanta GA 30026 404/261-5420</b>	1984
<b>Meridian, Elizabeth H, (A.S.A.), Actuarial Assistant, Life Insurance Co of Georgia, 5780 Powers Ferry Road NW, Atlanta GA 30327-4390 404/980-5650</b>	1984
<b>Merdinger, Phillip A, (A.S.A., E.A.), Managing Consultant, William M Mercer-Meidinger Inc, 2323 Americas Tower, 233 Bryan, Suite 1500, Dallas TX 75201 214/651-1184</b>	1981
<b>Meredith, Robert A, (F.S.A.), Vice President &amp; Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3206</b>	1965
<b>Merenstein, Arnold I, (E.A.), Consulting Actuary, The Greenberg/Merenstein Pension Co, 233 Broadway, Suite 1801, New York NY 10279 212/791-8500</b>	1984

	Admitted		Admitted
<b>Merlino, Matthew Paul</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3840 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1983	<b>Meyers, Ronald</b> , (E.A.), <i>Owner</i> , PO Box 160, Island Park NY 11558 516/432-0178	1976
<b>Merlob, Michael T</b> , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095	1980	<b>Meyerson, Hyman</b> , 390 First Avenue, New York NY 10010	1966
<b>Merriman, Patricia E</b> , (L A ), <i>Partner</i> , Bacon & Woodrow, Empire House, St Martin's-le-Grand, London England EC1A4E 001/600-2747	1976	<b>Meylink, Daniel E, Sr.</b> , (F.S.A.), <i>Vice President, Product Development Actuary</i> , Century Life of America, Heritage Way, Waverly IA 50677 319/352-4090	1980
<b>Merritt, Robert</b> , (F.S.A., E.A.), 55 Griswold Street, Glastonbury CT 06033 203/633-1777	1965	<b>Mezei, Leonard</b> , (E.A.), <i>Actuary</i> , Economic Growth Group Inc, 95 Madison Avenue, New York NY 10016 212/683-7180	1980
<b>Merritt, Robert G</b> , (E.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-5151	1970	<b>Mibus, Sidney A</b> , (A.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/271-3011	1968
<b>Merryman, Emory H</b> , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, 9th Floor, Hartford CT 06115 203/275-5346	1979	<b>Miccolis, Jerry A</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1979
<b>Merwald, James M, Jr.</b> , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 10955 Lowell, Suite 600, Overland Park KS 66225 913/451-3000	1979	<b>Miccolis, Robert S</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6312	1979
<b>Meshboum, Dr. Stuart</b> , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1982	<b>Michael, John C</b> , (A.S.A.), <i>Actuarial Associate</i> , Security Administrators Inc, 100 Court Street, Binghamton NY 13901 607/723-3551	1985
<b>Meskin, Stephen A</b> , (F.S.A.), <i>Branch Chief</i> , Health Care Financing Admin, J-1, EQ 05, 6325 Security Boulevard, Baltimore MD 21207 301/597-3198	1982	<b>Michail, Angelica B</b> , (F.S.A.), <i>Director, Reinsurance Actuarial Operations</i> , Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3376	1982
<b>Metcalf, David M</b> , (A.S.A.), <i>Actuary</i> , Business Actuaries Inc, 2200 Hillsboro Road, Suite 303, Nashville TN 37212 615/292-6265	1979	<b>Michalcik, Joseph</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Blue Cross/Blue Shield of Oklahoma, 1215 South Boulder, Tulsa OK 74102 918/560-3023	1971
<b>Methven, R James</b> , (E.A.), <i>Vice President &amp; Manager</i> , The Wyatt Company, 265 Whooping Loop, Suite 432, Altamonte Spring FL 32701 305/830-7660	1976	<b>Michel, Joseph W</b> , (F.S.A.), <i>Life &amp; Health Planning Associate</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7681	1979
<b>Metz, Frank C</b> , (F.S.A.), <i>Actuary</i> , Wisconsin National Life Insurance, 220 Washington Avenue, PO Box 740, Oshkosh WI 54901 414/235-0800	1978	<b>Middleton, Raymond L</b> , (E.A.), <i>Consultant &amp; Actuary</i> , Benefit Research & Planning, Benson Building, Suite 127, Township Line Rd & Washington, Jenkintown PA 19046 215/572-0990	1976
<b>Metzner, Claus S</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8345	1977	<b>Middleton, Richard A</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1974
<b>Metzner, Edwin P</b> , (A.S.A., E.A.), <i>Senior Vice President</i> , Investors Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3856	1971	<b>Midgley, Keith</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Surety Life Insurance Co, PO Box 30030, Salt Lake City UT 84125 801/355-3000	1973
<b>Meyer, Frederick W</b> , (E.A.), F W M Consulting Services Inc, 960 Broadway, Hicksville NY 11801 516/822-8444	1981	<b>Mihalka, Kenneth Mark</b> , (F.S.A.), <i>Senior Associate Actuary</i> , Federal Kemper Life Assurance Co, Kemper Insurance Building, Long Grove IL 60049 312/540-2915	1981
<b>Meyer, Mark D</b> , (F.S.A., E.A.), <i>Associate</i> , William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/338-5440	1980	<b>Mikhail, Raouf G</b> , (A.S.A.), <i>Principal Actuary</i> , New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257 518/474-6043	1982
<b>Meyer, Robert E</b> , (F.C.A.S.), <i>Senior Vice President &amp; Actuary</i> , Workers Compensation Insurance Rate, One Market Place, Spear Street Tower, Suite 500, San Francisco CA 94105	1979	<b>Mikkalo, Steven J</b> , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 115 North Pennsylvania Street, Suite 1154, Indianapolis IN 46204 317/636-4491	1980
<b>Meyer, Robert E</b> , (A.S.A.), <i>Actuarial Student</i> , Standard Insurance Co, 1100 SW Sixth Avenue, Actuarial Department, Portland OR 97204 503/248-2946	1984	<b>Mikkelsen, Robert L</b> , (A.S.A.), <i>Staff Actuary</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4357	1982
<b>Meyer, Thomas G</b> , (A.S.A.), <i>Staff Actuary</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4038	1982	<b>Mikolajczyk, Michael A</b> , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1981
<b>Meyer, William C, Jr.</b> , (E.A.), <i>Group Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741	1970	<b>Mikula, Sharon B</b> , (A.S.A., E.A.), 2818 Lexington Lane, Highland Park IL 60035 312/433-6375	1976
<b>Meyers, Glenn</b> , (F.C.A.S.), <i>Associate Professor</i> , University of Iowa, Dept of Stats & Actuarial Sci, Iowa City IA 52242 312/353-4849	1981		

	Admitted		Admitted
<b>Milberg, John E.</b> , (A.S.A.), Assistant Vice President, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-8739	1980	<b>Miller, James I.</b> , (F.S.A.), Vice President, Individual Product Research & Dev, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201 513/559-6277	1978
<b>Miles, Duke</b> , (F.S.A., E.A.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Atlanta GA 30026 404/261-5420	1976	<b>Miller, James R.</b> , (F.S.A.), Vice President, Corporate Development, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/342-3258	1976
<b>Miles, James A.</b> , (F.S.A.), Associate Actuary, Jefferson National Life Insurance Co, One Virginia Avenue, Indianapolis IN 46204 317/267-8042	1980	<b>Miller, Jeffrey D.</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 10955 Lowell, Suite 600, Overland Park KS 66210 913/451-3000	1979
<b>Milholland, James B.</b> , (F.S.A.), Manager, Ernst & Whinney, 1800 Peachtree Center, South Tower, Atlanta GA 30303 404/658-9400	1979	<b>Miller, John Hamilton</b> , (F.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, PO Box 7440, San Francisco CA 94120 415/393-5222	1969
<b>Mill, Ralph A.</b> , (A.C.A.S.), Casualty Actuary, Oregon State Insurance Division, Commerce Building, Salem OR 97302 503/378-4271	1982	<b>Miller, John Haynes</b> , (F.C.A.S., F.S.A., E.A.), [Past President], Consulting Actuary, Rural Route One, PO Box 702-A, South Hero VT 05486 904/231-4511	1965
<b>Millar, Stephen K.</b> , (F.S.A.), Vice President & Group Actuary, Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841	1983	<b>Miller, John R.</b> , (A.S.A.), Consulting Actuary, William M Buchanan & Associates, 8575 West 110th Street, Suite 100, Overland Park KS 66210 913/451-8094	1984
<b>Miller, Allen H.</b> , (A.C.A.S.), Investment Analyst, American Money Management Corp, One East Fourth Street, Provident Tower Second Floor, Cincinnati OH 45202 513/579-2448	1982	<b>Miller, Judy A.</b> , (F.S.A., E.A.), Vice President & Consulting Actuary, Hendrickson & Associates Inc, 6th & Last Chance Gulch, Suite 604, Power Block, Helena MT 59624 406/442-5222	1980
<b>Miller, Barry E.</b> , (F.S.A., E.A.), Consulting Actuary, Hewitt Associates, 4590 MacArthur Boulevard, Suite 200, Newport Beach CA 92660 714/955-1800	1979	<b>Miller, Julian M.</b> , (F.S.A.), 118 Cedar Lane, Teaneck NJ 07666	1965
<b>Miller, Carolyn G.</b> , (A.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 95 Madison Avenue, PO Box 2346 R, Morristown NJ 07960 201/538-5400	1984	<b>Miller, Lawrence A.</b> , (F.S.A.), Associate Corporate Actuary, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2472	1971
<b>Miller, Charles F.</b> , (F.S.A., E.A.), Manager Human Resources Consult, Peat Marwick Mitchell & Co, Three Embarcadero Center, San Francisco CA 94111 415/981-8230	1981	<b>Miller, Lawrence D.</b> , (F.S.A., E.A.), William M Mercer Ltd, 200 - 374 Third Avenue South, Saskatoon SK Canada S7K 1M5 306/244-0938	1978
<b>Miller, Craig A.</b> , (F.A.), President, Miller & Miller Consulting Actuaries Inc, 720 White Plains Road, Scarsdale NY 10583 914/472-7200	1979	<b>Miller, Lee O.</b> , (A.S.A., E.A.), Associate Actuary, Milliman & Robertson Inc, 370 17th Street, Suite 2250, Denver CO 80202-5602 303/861-2200	1980
<b>Miller, David L.</b> , (F.C.A.S.), Vice President & Actuary, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/725-7476	1977	<b>Miller, Leonard S.</b> , (A.S.A.), Senior Vice President, Secretary and Actuary, Protected Home Mutual Life Insurance, 30 Fast State Street, Sharon PA 16146 412/981-1520	1979
<b>Miller, David R.</b> , (F.S.A.), Vice President & Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5332	1978	<b>Miller, Lynn C.</b> , (F.S.A.), Senior Vice President & Actuary, E F Hutton Life Insurance Co, 11011 North Torrey Pines Road, La Jolla CA 92038 619/458-8250	1972
<b>Miller, David R.</b> , (E.A.), Principal Actuary, Consolidated Pension Consultants, 8072 West 95th Street, Hickory Hills IL 60457 312/599-2700	1976	<b>Miller, Martin A.</b> , (F.S.A., F.A.), Consulting Actuary, 2224 Washington Street, San Francisco CA 94115 415/922-6698	1978
<b>Miller, Dennis J.</b> , (A.S.A., F.A.), Actuary, The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200	1983	<b>Miller, Michael J.</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 5215 Old Orchard Road, Skokie IL 60077 312/967-4300	1975
<b>Miller, E Sherry</b> , (A.S.A., E.A.), 309 West 72nd Street, Apt 4D, New York NY 10023 212/799-9571	1979	<b>Miller, Morton D.</b> , (F.S.A., E.A.), [Past President], 35 Sutton Place, Apt 9E, New York NY 10022 212/867-5139	1965
<b>Miller, Gary</b> , (F.S.A., E.A.), Associate Pension Funding Actuary, New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5005	1978	<b>Miller, Nicholas F.</b> , (F.C.A.S.), Vice President & Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1965
<b>Miller, George H.</b> , 3530 Sandia Drive, Peoria IL 61604	1966	<b>Miller, Orville H.</b> , (A.S.A.), Consulting Actuary, Miller & Gove, Consulting Actuaries, 608 North St Paul, Suite 611, Dallas TX 75201 214/922-9603	1969
<b>Miller, Harry R.</b> , (A.S.A.), Assistant Actuary, Milliman & Robertson Inc, Four Allen Center, Suite 830, 1400 Smith Street, Houston TX 77002 713/658-8451	1984	<b>Miller, Paul V.</b> , President, Paul V Miller Company, 5819 Maple, Mission KS 66202 913/262-1064	1966
<b>Miller, Isaac</b> , (E.A.), Actuary, Neil A Useden Associates Inc, PO Box 142027, Coral Gables FL 33114 305/856-3900	1976	<b>Miller, Philip D.</b> , (F.C.A.S.), Vice President, Insurance Services Office, 160 Water Street, New York NY 10048 212/487-7733	1975
<b>Miller, J.J.</b> , (F.S.A.), Senior Vice President & Chief Marketing Officer, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1906	1975	<b>Miller, Phyllis R.</b> , (E.A.), 6355 Topanga Canyon Blvd, Suite 429, Woodland Hills CA 91367 213/703-6063	1976

	Admitted		Admitted
<b>Miller, Randolph David</b> , (F.S.A.), Associate Actuary, Security Benefit Life Insurance Co, 700 Harrison, Topeka KS 66636 913/295-3013	1980	<b>Millward, David M W</b> , (F.C.A., F.S.A., E.A.), Vice President & Consulting Actuary, Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/742-3219	1969
<b>Miller, Reed P.</b> , (F.S.A., E.A.), Second Vice President, Director Corp Plan/Analyst, Lincoln National Corp, PO Box 1110, Fort Wayne IN 46801 219/127-2472	1979	<b>Millwood, Timothy Simon</b> , (A.S.A.), Assistant Actuary, Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23228 804/281-6128	1985
<b>Miller, Richard L.</b> , (F.S.A.), 1830 Sevilla Boulevard, Apt 206, Atlantic Beach FL 32233 904/246-7650	1965	<b>Millyard, David M</b> , (F.S.A.), 35 Bannatyne Drive, Willowdale ON Canada M2L 2N8	1967
<b>Miller, Richard S.</b> , (F.S.A., E.A.), Senior Vice President, Tenneco Insurance Co, PO Box 2511, Suite T-2909, Houston TX 77001 713/757-2813	1965	<b>Milnes, Esther H.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/994-8597	1979
<b>Miller, Robert A. III</b> , (F.S.A., A.C.A.S.), Consulting Actuary, Millman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/273-3381	1965	<b>Milton, Mark A.</b> , (A.S.A.), Assistant Actuary, Kansas City Life Insurance Co, 3520 Broadway, Kansas City MO 64111 816/753-7000	1985
<b>Miller, Scott D.</b> , (E.A.), Consulting Actuary, Miller & Miller Consulting Actuaries, Inc, 48 Wilputte Place, New Rochelle NY 10804 914/632-2525	1985	<b>Milton, Thomas F.</b> , (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
<b>Miller, Steven P.</b> , (A.S.A.), Senior Actuarial Associate, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1984	<b>Mims, Hornsby</b> , (A.C.A., E.A.), President, Equitable Reserve Association, PO Box 448, Neenah WI 54956 414/722-1574	1966
<b>Miller, Thomas L.</b> , Senior Vice President, Internal Affairs, Blue Cross/Blue Shield of Kansas City, 1133 Topeka Boulevard, Topeka KS 66629 913/295-4632	1984	<b>Min, Joanne J.</b> , (A.S.A., E.A.), Coast Consultants, 7969 Engineer Road, Suite 206, San Diego CA 92111 213/374-3431	1984
<b>Miller, Walter N.</b> , (F.S.A.), Senior Vice President, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3932	1965	<b>Minassian, Donald P.</b> , (A.S.A.), Professor Mathematics, Butler University, Department of Mathematical Sci, Indianapolis IN 46208 317/283-7030	1983
<b>Miller, William M.</b> , (E.A.), Danziger & Markhoff, 123 Main Street, White Plains NY 10601 914/948-5547	1976	<b>Minck, Richard V.</b> , (F.S.A.), Executive Vice President, American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4307	1966
<b>Millerd, John N.</b> , (F.A.), Pension Actuary, 18231 Santa Joanna, Fountain Valley CA 92708 714/968-5072	1971	<b>Miner, Neil</b> , (F.C.A.S.), Assistant Manager, Statistics & Actuarial, Kemper Group, Long Grove IL 60049 312/540-2448	1983
<b>Millering, William L.</b> , (F.S.A.), Second Vice President & Actuary, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8421	1966	<b>Miner, William J.</b> , (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
<b>Millman, Gerald M.</b> , (F.S.A., E.A.), Principal, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3081	1976	<b>Mingione, Gerard C.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6027	1980
<b>Millman, Neil L.</b> , (A.C.A.S.), Assistant Vice President & Associate Actuary, Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19181 215/988-8570	1981	<b>Minello, John N.</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1982
<b>Millman, Russell L.</b> , (A.S.A., E.A.), 16 Fallen Branch, Cincinnati OH 45241 513/793-8380	1966	<b>Minor, Kevin R.</b> , (A.S.A., E.A.), Enrolled Actuary, Hazlehurst & Associates Inc, 400 108th Avenue NE, #414, Bellevue WA 98004 206/455-9272	1985
<b>Mills, Alan L.</b> , (A.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3557	1980	<b>Minor, Norman R.</b> , (A.S.A., E.A.), Managing Partner & Director, Compensation & Capital Inc, 900 Third Avenue, New York NY 10022 212/980-4900	1966
<b>Mills, John A.</b> , (F.S.A.), Actuarial Assistant, Excelsior Life Insurance Co, 145 King Street West, Sixth Floor, Toronto ON Canada M5H 3T7 416/864-8382	1984	<b>Minwalla, Farhad K.</b> , (F.S.A., E.A.), Vice President & Chief Actuary, The Reber Corp, Holiday Park East, Suite 120, 801 West Eighth Street, Cincinnati OH 45203 513/621-7585	1980
<b>Mills, Marjorie S.</b> , (F.S.A., E.A.), Vice President, Alexander & Alexander Inc, 3565 Piedmont Road NE, Two Piedmont Center, Atlanta GA 30305 404/261-3400	1980	<b>Miraski, Theodore J.</b> , (E.A.), Actuary, Karel & Associates Ltd, 633 Skokie Boulevard, Northbrook IL 60062 312/564-5655	1976
<b>Mills, Richard J.</b> , (F.C.A.S.), Associate Actuary, Kemper Group, Long Grove IL 60049 312/540-2433	1969	<b>Miravite, Feliciano F.</b> , (F.C.A., E.A.), President & Actuary, Feliciano F Miravite Inc, Salcedo Cor Herrera Street, Legaspi Village Makati, Metro Manila Philippines 088-6052	1970
<b>Mills, Robert P. Jr.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1977	<b>Mire, Eddie A.</b> , (A.S.A.), Actuarial Assistant, Gulf Life Insurance Co, 1301 Gulf Life Drive, Jacksonville FL 32207 904/390-7157	1984
<b>Mills, William W.</b> , (A.S.A., E.A.), Consulting Actuary, Compensation Management Inc, 100 South Brentwood Blvd, Suite 350, St Louis MO 63105 314/726-0010	1984		

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<b>Mire, Randall</b> , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, IBM Building, Suite 200, 815 South Main Street, Jacksonville FL 32207 904/398-5661	1972	<b>Modaff, James C</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1983
<b>Mischke, Gerald Arden</b> , (A.S.A.), PO Box 1091, Omaha NE 68101	1983	<b>Modai, Jacques C</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , 15 West 44th Street, New York NY 10036 212/944-2180	1971
<b>Mishler, Robert L</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220	1981	<b>Modeer, John C</b> , (F.S.A., E.A.), <i>Second Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3670	1978
<b>Mislavsky, Hector H</b> , (E.A.), <i>Vice President &amp; Actuary</i> , Rollins Burdick Hunter of New York, 605 Third Avenue, New York NY 10158 212/661-9000	1984	<b>Model, George D</b> , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167-0128 212/309-3669	1976
<b>Mitchell, Anne Goodman</b> , (A.S.A.), <i>Actuarial Associate</i> , Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2186	1985	<b>Model, Jeremiah B</b> , (F.S.A., E.A.), <i>Associate</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0454	1979
<b>Mitchell, Ben H</b> , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1978	<b>Modugno, Victor</b> , (F.S.A.), <i>Assistant Actuary</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3688	1979
<b>Mitchell, Clifton M</b> , (F.S.A.), <i>Consulting Actuary</i> , The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1980	<b>Moeller, Martha A</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 2550 M Street NW, Suite 785, Washington DC 20037 202/429-9760	1982
<b>Mitchell, Dane C</b> , (A.S.A., E.A.), Peat Marwick Mitchell & Co, 1600 Market Street, Philadelphia PA 19103 215/299-3100	1983	<b>Moeller, Peter H</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , United Investors Life Insurance Co, 2001 Third Avenue South, PO Box 55926, Birmingham AL 35255 205/325-4300	1970
<b>Mitchell, David E</b> , (F.S.A.), <i>Assistant Actuary</i> , Life Insurance Co of Georgia, Life of Georgia Corporate Ctr, PO Box 105006, Atlanta GA 30348-5006 404/980-5606	1982	<b>Moeller, Tim</b> , (F.S.A., E.A.), <i>Senior Vice President, Employee Benefits</i> , Great Southern Life Insurance Co, PO Box 1972, Houston TX 77251 713/552-4497	1983
<b>Mitchell, G Thomas</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Charter National Life Insurance Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575	1969	<b>Moerke, Lawrence John</b> , (A.S.A., E.A.), Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/288-8853	1982
<b>Mitchell, James A</b> , (F.S.A.), <i>President</i> , IDS Life Insurance Company, IDS Tower, Suite 2900, Minneapolis MN 55402 612/372-2657	1969	<b>Moes, Charles E, Jr.</b> , (F.S.A.), <i>Associate Actuary</i> , Munich American Reassurance, 56 Perimeter Center East, Suite 200, Atlanta GA 30346 404/894-5665	1979
<b>Mitchell, Lawrence</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , Mitchell & Hartmann Inc, 13400 Riverside Drive, Sherman Oaks CA 91423 818/907-6800	1965	<b>Moews, Lawrence P</b> , (F.S.A.), <i>Assistant Vice President, Allstate Agent Mkt Dev</i> , Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-6009	1980
<b>Mitchell, Robert R</b> , (A.S.A., E.A.), <i>Owner</i> , Consultants in the Valley, PO Box 1658, Downey CA 90240 213/869-8355	1979	<b>Mohl, F James</b> , (F.C.A.S.), <i>Senior Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8218	1977
<b>Mitchell, Thomas J</b> , (A.S.A., E.A.), <i>Vice President</i> , Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100	1980	<b>Mohnblatt, Arnold S</b> , (F.C.A.S.), 1126 Stillman Avenue, Plainfield NJ 07060 201/668-8318	1966
<b>Mitchell, William H</b> , (F.S.A.), <i>Vice President</i> , J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Chicago IL 60601 312/332-0430	1980	<b>Mohon, Beryl S</b> , (E.A.), <i>Manager, Retirement Benefits</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2737	1976
<b>Mitchem, Kenneth D</b> , (F.S.A.), 142 Wickham Road, Garden City NY 11530	i 1965	<b>Mohoric, Edward P</b> , (F.S.A.), Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1979
<b>Mittal, Madan L</b> , (A.C.A.S.), <i>Assistant Actuary</i> , General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105 215/625-1458	1983	<b>Moilien, Tilmar A</b> , (F.S.A.), 8924 New York Avenue, Des Moines IA 50322	i 1965
<b>Mittel, Carol Buchalter</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Buck Consultants Inc, Suite 1060, 200 Galleria Parkway NW, Atlanta GA 30339 404/955-2488	1982	<b>Moisuk, William J</b> , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1982
<b>Miyao, Stanley K</b> , (A.C.A.S.), Cal-Farm Life Ins Co, 1601 Exposition Blvd, Sacramento CA 95815	1979	<b>Mokros, Bertram F</b> , (A.C.A.S.), <i>Underwriting Research Director</i> , Allstate Insurance Co, 321 Middlefield Road, Menlo Park CA 94025 415/324-2721	1966
<b>Mlot, Stuart J</b> , (A.S.A., E.A.), <i>Systems &amp; Actuarial Consultant</i> , Financial Data Planning Corp, 47 Eliot Street, South Natick MA 01760 617/655-4346	1982	<b>Molen, Frederick K</b> , (F.S.A.), Tillinghast Nelson & Warren, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661	1979
<b>Moan, John M</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Country Life Insurance Co, 1701 Towanda Avenue, Bloomington IL 61701 309/557-2513	1979	<b>Molinar, John L</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 720 Olive Street, Suite 2202, St Louis MO 63101 314/231-3031	1976
		<b>Moller, Karl G</b> , (A.C.A.S.), <i>Secretary &amp; Actuary</i> , Home Insurance Companies, 59 Maiden Lane, New York NY 10038 212/530-6713	1979

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<b>Molof, Robert W.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1326	1979	<b>Moore, Burton E.</b> , (F.C.A.), <i>Vice President &amp; Actuary</i> , Atlantic Coast Life Insurance Co, Box 855, Charleston SC 29402 803/722-7727	1965
<b>Monaghan, Dennis M.</b> , (F.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 900 SW Fifth Avenue, Suite 1000, Portland OR 97204 503/226-9500	1980	<b>Moore, Charles D.</b> , (A.S.A.), <i>Actuarial Associate</i> , Integon Life Insurance Corp, 500 West Fifth, Winston-Salem NC 27152 919/770-2769	1985
<b>Monaghan, Sean T.</b> , <i>Consultant</i> , The Wyatt Company, First National Building, Suite 200, Detroit MI 48226 313/961-5485	1984	<b>Moore, Charles P.</b> , (F.C.A., A.S.A., E.A.), Charles P Moore & Associates, PO Box 672, Albany GA 31702 912/435-8886	1966
<b>Monnin, Gary P.</b> , (F.S.A.), <i>Senior Vice President - Product Management</i> , American Founders Life Insurance Co, American Founders Plaza, Box 14500, Austin TX 78761 512/452-8181	1977	<b>Moore, Christine L.</b> , (E.A.), <i>Actuary/Manager</i> , Financial Data Planning Corp, 2675 South Bayshore Drive, Miami FL 33133 305/858-8200	1984
<b>Monroe, Charles F.</b> , (F.C.A., A.S.A., E.A.), Monroe & Associates Inc, 19454 James Couzens, Detroit MI 48235 313/864-3758	1967	<b>Moore, Gene C.</b> , (F.S.A., E.A.), 1040 Ridge Tarn NE, Atlanta GA 30338 404/396-0179	i 1965
<b>Monsky, Morris</b> , (F.S.A.), 71-36 110 Street, Forest Hills NY 11375 212/544-8983	1965	<b>Moore, George E., Jr.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1965
<b>Monson, Donald Kevin</b> , (A.S.A.), <i>Associate Actuary</i> , World Insurance Company, 203 South 18th Street, Omaha NE 68102 402/342-1402	1983	<b>Moore, James E.</b> , (A.C.A.S.), <i>Account Executive</i> , Smith Barney Harris Upham & Co, One State Street, Suite 1400, Hartford CT 06103 203/275-0718	1972
<b>Montague, Theodore L., III</b> , (F.S.A.), 4228 Irvin Simmons Dr, Dallas TX 75229 214/350-8631	1973	<b>Moore, James W.</b> , (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 595 Market Street, Suite 1200, San Francisco CA 94105 415/543-6831	1967
<b>Montemurro, Alan Gerard</b> , (A.S.A.), Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062	1985	<b>Moore, John B.</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , The Simms & Moore Co, 932 Statler Office Tower, Cleveland OH 44115 216/861-4600	i 1965
<b>Montenegro, Jose C.</b> , (E.A.), Equitable Life Assurance Society, 1633 Broadway, 13th Floor, New York NY 10019 212/554-1422	1976	<b>Moore, Paul C.</b> , 3747 Townsend Drive, Dallas TX 75229	i 1966
<b>Montesano, Gary Louis</b> , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3083	1983	<b>Moore, Phillip S.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , John Deere Insurance Co, 34th Avenue & 80th Street, Moline IL 61265 309/752-8326	1975
<b>Montgomery, David B.</b> , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300	1979	<b>Moore, Ralph P.</b> , (A.S.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 241 Asylum Street, Hartford CT 06103 203/563-1494	1984
<b>Montgomery, James R., III</b> , <i>Program Manager</i> , District of Columbia Insurance Department, Fire & Casualty Division, 614 H Street NW Room 516, Washington DC 20001 202/727-1273	1970	<b>Moore, Richard E.</b> , (A.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-4670	1982
<b>Montgomery, John O.</b> , (F.S.A., A.C.A.S.), <i>Chief Actuary &amp; Deputy Insurance Commissioner</i> , California Department of Insurance, 600 South Commonwealth Avenue, Los Angeles CA 90005 213/736-2533	1966	<b>Moore, Robert R.</b> , (F.S.A.), <i>Vice President - Group Actuary</i> , Home Life Insurance Co, 1 Centennial Avenue, Piscataway NJ 08854 201/980-4233	1965
<b>Moody, Richard L.</b> , (F.S.A., E.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1972	<b>Moore, Ronald C.</b> , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1966
<b>Moody, William E.</b> , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, OP F:FP:PA, Washington DC 20224 202/566-4266	1967	<b>Moore, William T.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 604 840-6 Avenue SW, Calgary AB Canada T2P 3E5 403/237-7373	1976
<b>Moon, Roger S.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Box 391, Madison WI 53701 608/231-7548	1977	<b>Moorhead, Ernest J.</b> , (F.S.A.), [Past President], Box 780, Bermuda Run NC 27006 919/998-5335	i 1965
<b>Moore, Brian C.</b> , (F.C.A.S.), <i>Vice President</i> , The Reliance Companies Inc, Four Penn Center Plaza, Philadelphia PA 19103 215/864-4393	1978	<b>Moorhead, Steven A.</b> , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/291-6319	1980
<b>Moore, Brian L.</b> , (A.S.A.), <i>Senior Vice President</i> , Corporate Funds, Elliott & Page Ltd, 120 Adelaide Street West, Toronto ON Canada M5H 1V1 416/365-8310	1980	<b>Moorhouse, John David</b> , (A.S.A.), <i>Vice President, International Operations</i> , American Family Life Assurance Company of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431	1983
<b>Moore, Bruce D.</b> , (F.C.A.S., F.S.A.), <i>Vice President &amp; Associate Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-4666	1977	<b>Moral, Alex N.</b> , (A.S.A.), <i>Associate Actuary &amp; Director</i> , Horace Mann Life Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5160	1985
		<b>Moran, Edward G.</b> , (E.A.), <i>Consultant</i> , 4777 Jackson Road, Cincinnati OH 45245 513/721-6635	1976
		<b>Moran, Joseph W.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6601	1965
		<b>Moran, Kathleen B.</b> , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2761	1985

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<b>Moran, Victor J, III</b> , (A.S.A.), Assistant Actuary, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Washington DC 20001 202/682-0900	1985	<b>Morris, Dennis M</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 15301 Ventura Boulevard, Suite 525, Sherman Oaks CA 91403 213/906-2631	1976
<b>Morazain, Pierre</b> , (F.S.A.), 2159 Route De St-Jeannet, Vence France 06140 009/324-0096	1974	<b>Morris, Doris N</b> , 31270 John Wallace Road, Evergreen CO 80439 303/670-1273	1967
<b>Mordorski, David M</b> , (F.S.A.), Vice President & Actuary, Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2285	1972	<b>Morris, James R</b> , (F.S.A.), Associate Actuary, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1608	1982
<b>Moreen, Robert A</b> , (F.S.A., E.A.), Director, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0519	1982	<b>Morris, John William</b> , (F.S.A.), Assistant Vice President, Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2495	1980
<b>Morell, Roy K</b> , (F.C.A.S.), Assistant Vice President & Associate Actuary, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5749	1979	<b>Morris, Larry D</b> , Senior Director, Actuarial & Underwriting, Blue Cross/Blue Shield of North Carolina, PO Box 2291, Durham NC 27702 919/489-7431	1984
<b>Morgan, Harry D</b> , (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	<b>Morris, Michael F</b> , (E.A.), Consulting Actuary, FM Financial, 12304 Santa Monica Boulevard, Suite 202, Los Angeles CA 90025 213/826-2822	1981
<b>Morgan, Jack L</b> , (A.S.A.), Vice President & Corporate Actuary, United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46206 317/263-7360	1973	<b>Morris, Pamela Saunders</b> , (F.S.A., M.C.A., E.A.), Principal, Towers Perrin Forster & Crosby, 620 Newport Center Drive, Suite 1200, Newport Beach CA 92660 714/759-0261	1979
<b>Morgan, John P</b> , (F.S.A., M.C.A., E.A.), Actuarial Department, Union Labor Life Insurance Co, 111 Massachusetts Avenue NW, Sixth Floor, Washington DC 20001 202/682-0900	1978	<b>Morris, Robert E</b> , Chairman of the Board Emeritus, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	i 1965
<b>Morgan, Lee W</b> , (F.S.A.), Actuary, The Wyatt Company, 9339 Genesee Avenue, Suite 300, San Diego CA 92121 619/458-3922	1984	<b>Morrison, Cynthia Conrad</b> , (F.S.A.), Assistant Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3895	1985
<b>Morgan, Madison C</b> , (E.A.), Bethlehem Steel Corporation, Martin Tower, Suite 521, Bethlehem PA 18016 215/694-7296	1976	<b>Morrison, David E</b> , (F.S.A.), Vice President, Group Insurance, Great-West Life Assurance Co, 60 North Osborne Street, Winnipeg MB Canada R3C 3A5 204/946-9566	1977
<b>Morgan, Michael W</b> , (F.S.A.), Vice President/Actuary, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3556	1977	<b>Morrison, Gary C</b> , (A.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600	1976
<b>Morgan, Robert P</b> , (A.S.A.), United of Omaha Life Insurance Co, Mutual of Omaha Plaza, 5-Life Actuarial, Omaha NE 68175 402/342-7600	1983	<b>Morrison, Gregory E</b> , (F.S.A.), Associate Actuary, Manufacturers Life Insurance Co, 200 Bloor Street East, North Tower - 8th Floor, Toronto ON Canada M4W 1E5 416/926-3606	1985
<b>Morgan, Sandra S</b> , (F.S.A.), Second Vice President & Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06107 203/277-8254	1984	<b>Morrison, Henry P</b> , (F.S.A.), 2008-H Via Mariposa West, Laguna Hills CA 92653 714/837-3504	i 1965
<b>Morgan, Scott C</b> , (E.A.), Western Actuarial Services Inc, 1821 East Shaleh Meadows Road, Suite 2A, Salt Lake City UT 84117 801/272-4609	1982	<b>Morrison, John D</b> , (F.S.A.), Staff Actuary, American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1689	1965
<b>Morgan, Stephen T</b> , (A.C.A.S.), Vice President & Actuary, GRE Albany-Atlas Group, 1020 US Route #1, Third Floor, Princeton NJ 08540 609/987-2525	1979	<b>Morrison, Rex A</b> , (F.S.A., E.A.), Vice President, Alexander & Alexander Inc, 3565 Piedmont Road NE, Suite 600, Atlanta GA 30305 404/264-3074	1976
<b>Morgan, William S</b> , (F.C.A.S.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1982	<b>Morrison, Thomas B</b> , (F.S.A.), 115 Antibes Drive, Apt 206, Willowdale ON Canada M2R 2Y9 416/665-3082	i 1966
<b>Morgen, Albert J, Jr.</b> , (F.S.A.), President, Northwest Insurance Consulting Inc, 1756 114th Avenue SF, Suite 204, Bellevue WA 98004 206/451-3807	1978	<b>Morriss, Patrick J</b> , (A.S.A.), Manager, Ernst & Whinney, 1800 Peachtree Center-So Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/658-9400	1985
<b>Morisato, Susan C</b> , (F.S.A.), Associate Actuary, Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1983	<b>Morrissey, Marlies S</b> , (F.S.A., E.A.), 9 Hawthorne Lane, Bloomfield CI 06002	i 1965
<b>Morison, George D</b> , (F.C.A.S.), President, Massachusetts Rating Bureau, 40 Broad Street, Boston MA 02109 617/542-5080	1965	<b>Morrielly, Dennis M</b> , (A.S.A.), Actuarial Analyst, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/269-4000	1985
<b>Moroney, Richard</b> , (F.S.A.), Assistant Vice President & Actuary, Farmers & Traders Life Insurance, 960 James Street, Syracuse NY 13201 315/471-5656	1979	<b>Morrow, Fred C</b> , (A.S.A.), Senior Vice President, Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3483	1969
<b>Morris, Carlton M</b> , (A.S.A.), Senior Vice President & Actuary, Blue Cross/Blue Shield of Georgia, 3348 Peachtree Street NE, Atlanta GA 30326 404/262-8403	1980	<b>Morrow, Jay B</b> , (A.C.A.S.), Actuarial Supervisor, American International Group, 70 Pine Street, Eighth Floor, New York NY 10270 212/770-5372	1983

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<b>Morrow, Joseph E.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Country Life Insurance Co, 1701 Towanda Avenue, PO Box 2000, Bloomington IL 61702 309/557-2250	1980	<b>Mount, Melinda J.</b> , (F.S.A., E.A.), Harvard Business School, McCulloch D2-4, Boston MA 02163 617/498-5568	1984
<b>Morrow, William P. Jr.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary Ins Opers</i> , Liberty Life Insurance Co, PO Box 789, Greenville SC 29602 803/268-8358	1966	<b>Moushey, Nora E.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Columbus Mutual Life Insurance Co, 303 East Broad Street, Columbus OH 43215 614/221-5875	1979
<b>Morse, Michael G.</b> , (A.S.A.), 642 North Ripley Street, Alexandria VA 22034 703/751-3844	1980	<b>Mouton, Glenn F.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Mouton & Company, 1230 South Myrtle Avenue, Suite 401, Clearwater FL 33516 813/441-1526	1975
<b>Morse, Peter F.</b> , (F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1100 Melville Street, Suite 1400, Vancouver BC Canada V6E 4A6 604/683-8485	1977	<b>Movic, Mark S.</b> , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6014	1980
<b>Morse, Richard H.</b> , (F.S.A.), 36 Holly Point Road, Centerville MA 02632 617/362-4010	1965	<b>Mower, Philip C.</b> , (E.A.), <i>Assistant Vice President</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7115	1976
<b>Morson, Alan E.</b> , (F.S.A.), <i>President</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4705	1984	<b>Mowery, Brent Michael</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3102	1980
<b>Morss, Franklin C.</b> , (F.C.A.), <i>Labor - Management Actuarial</i> , Consultants Inc, 3912 South Ocean Boulevard, Highland Beach FL 33431 395/276-0089	1965	<b>Mowery, James Clyde</b> , (A.S.A.), <i>Product Development Consultant</i> , Lincoln National Pension Insurance, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1980
<b>Mortensen, James M.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Kansas City Life Insurance Co, 3520 Broadway, Kansas City MO 64111 816/753-7000	1965	<b>Moyer, William H. III</b> , (A.S.A.), <i>Actuarial Assistant</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5636	1982
<b>Mortensen, James Michael</b> , <i>Senior Vice President</i> , Great American Life Insurance Co, 6330 San Vicente Boulevard, Los Angeles CA 90048 213/937-8000	1970	<b>Moynier, Tom D.</b> , (A.S.A.), <i>Assistant Actuary</i> , Beneficial Standard Life Insurance, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/387-8400	1984
<b>Morton, Cheryl E.</b> , (F.S.A.), <i>Associate Actuary</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1982	<b>Moysse, John S.</b> , (F.S.A.), Moyse Consulting Services, 125 Chenoweth Lane, Suite 102, Louisville KY 40207 502/895-1077	1965
<b>Morton, E James</b> , (F.S.A.), <i>President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6620	1965	<b>Mrazik, Robert J.</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1982
<b>Moscovitch, Nathan A.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch, 55 West Wacker Drive, 8th Floor, Chicago IL 60601 312/977-1240	1965	<b>Mucci, Richard L.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/792-6360	1979
<b>Moseley, Jack</b> , (F.C.A.S.), <i>Chairman of the Board &amp; Chief Executive Officer</i> , US Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3737	1965	<b>Mudd, Bonnie O wenette</b> , (A.S.A., F.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6000	1980
<b>Moses, Stephen B.</b> , (F.S.A.), <i>Second Vice President &amp; Actuary</i> , USLIFF Corporation, 125 Maiden Lane, New York NY 10038 212/709-6510	1983	<b>Mudge, William S.</b> , (A.C.A.), <i>Associate Actuary</i> , National Farmers Union Life, 12025 East 45th Avenue, Denver CO 80251 303/371-1760	1969
<b>Moses, Victor C.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Great Northern Insurance Annuity, One Union Square, Suite 3300, Seattle WA 98101 206/625-1755	1981	<b>Mudry, Michael</b> , (F.C.A., F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	1965
<b>Mosesson, Zehman I.</b> , (F.S.A.), 1403-B Troy Towers, Bloomfield NJ 07003 201/748-3090	1965	<b>Mueller, Marlin M.</b> , (F.S.A.), <i>Actuary</i> , Reserve Life Insurance Co, 403 South Akard Street, Dallas TX 75202 214/670-9700	1982
<b>Moskowitz, Joseph Lee</b> , (F.S.A.), <i>Second Vice President &amp; Actuary</i> , Sun Life Group Inc, 260 Peachtree Street NW, PO Box 56563, Atlanta GA 30343 404/223-2500	1979	<b>Mueller, Russell J.</b> , (F.S.A., E.A.), <i>Actuary, Legislative Associate</i> , US House of Representatives, 112 Cannon House Office Bldg, Washington DC 20515 202/225-5494	1972
<b>Moskowitz, Lester</b> , (F.S.A., A.C.A., E.A.), <i>Actuarial Consulting Service</i> , PO Box 83, Stevenson MD 21153 301/363-6891	1965	<b>Muetterties, John H.</b> , (F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , MBA Inc, 36 Midvale Road, PO Box 193, Mountain Lakes NJ 07046 201/335-6448	1965
<b>Moss, Robert G.</b> , (E.A.), 11 East Orange Grove Road, Apt 416, Tucson AZ 85704 602/297-5014	1965	<b>Muir, Joseph M.</b> , (A.C.A.S.), 757 SW Second Street, Boca Raton FL 33432 305/395-3043	1966
<b>Motz, James D.</b> , (F.S.A.), <i>Vice President/Group Insurance</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3470	1978	<b>Mulder, Evelyn Toni</b> , (F.C.A.S., A.C.A.), <i>Manager</i> , Deloitte Haskins & Sells, 1101 Fifteenth Street NW, Suite 900, Washington DC 20005 202/828-9722	1980
<b>Moulton, Harold B.</b> , (F.S.A.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-0123	1965	<b>Muleski, Kathleen R.</b> , (F.S.A.), <i>Associate Group Actuary</i> , New England Mutual Life Insurance Co, 399 Boylston Street, Boston MA 02117 617/578-1850	1982

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<b>Muleski, Robert Thomas</b> , (F.C.A.S.), <i>Associate Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/574-5751	1982	<b>Murch, A Douglas</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6523	1968
<b>Mulkey, Ben</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Chief Actuary</i> , American General Group Ins Co, 3988 North Central Expressway, Dallas TX 75204 214/824-0131	1979	<b>Murdock, Bennet B</b> , (A.S.A.), 30 Beverly Road, Madison NJ 07940	i 1966
<b>Mullen, Edward J</b> , (F.S.A., E.A.), <i>Assistant Group Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-2796	1980	<b>Murdock, Richard G</b> , (F.S.A., E.A.), <i>Vice President, Strategic Planning</i> , MONY Financial Services, Four Manhattanville Road, Group & Pension Opers Center, Purchase NY 10577 914/697-8495	1970
<b>Mullens, Will R</b> , (F.S.A.), <i>Rural Route 71, PO Box 1217</i> , Camdenton MO 65020	i 1965	<b>Murgatroyd, Byron D, Jr.</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1984
<b>Muller, Gary L</b> , (F.S.A., E.A.), <i>President &amp; Chief Executive Officer</i> , Financial Assurance Inc, 300 West 11th Street, Kansas City MO 64105 913/474-9380	1973	<b>Murphy, Brian B</b> , (A.S.A., E.A.), <i>Technical Programmer &amp; Actuary</i> , Gabriel Roeder Smith & Co, 2090 First National Building, Detroit MI 48226 313/961-3346	1981
<b>Muller, Robert G</b> , (A.C.A.S.), <i>Associate Consultant</i> , Coopers & Lybrand, 1251 Sixth Avenue, New York NY 10020 212/536-3196	1985	<b>Murphy, Edward A</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , National Travelers Life Co, 820 Keosauqua Way, Des Moines IA 50309 515/283-0101	1970
<b>Mummert, Earl L</b> , (E.A.), <i>Consulting Actuary</i> , Conrad M Siegel Inc, 500 Nationwide Drive #100, Harrisburg PA 17110 717/652-5633	1976	<b>Murphy, Francis X, Jr.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , CIGNA Property & Casualty Group, 1600 Arch Street, 3rd Floor, Philadelphia Pa 19103 215/241-2474	1979
<b>Mundi, Bhajan S</b> , (A.S.A.), <i>Senior Research Assistant</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2739	1981	<b>Murphy, James J</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 716, Milwaukee WI 53202 414/226-7004	1971
<b>Munice, Theodore H</b> , (M.C.A., A.S.A., E.A.), <i>Manager</i> , Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600	1981	<b>Murphy, Karen A</b> , (F.S.A., E.A.), Fried Frank Harris Shriver and Jacobson, One New York Plaza, New York NY 10004 212/820-8194	1980
<b>Munk, Peter</b> , (F.S.A.), <i>Group Actuary</i> , Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2615	1976	<b>Murphy, Richard Charles</b> , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, D12-0, Hartford CT 06156 203/273-3291	1972
<b>Munro, Gordon J</b> , (A.S.A., E.A.), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7085	1966	<b>Murphy, Richard Conrad</b> , (F.S.A.), <i>Director of Research</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1965
<b>Munro, Richard E</b> , (F.C.A.S.), <i>Vice President, Personal Lines Insurance Staff</i> , Nationwide Insurance Company, One Nationwide Plaza, Columbus OH 43216 614/227-8636	1969	<b>Murphy, Richard F</b> , (A.C.A.S.), <i>Assistant Vice President, Associate Actuary</i> , Crum & Forster Underwriters Group, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3038	1981
<b>Munse, Scott R</b> , (A.S.A.), <i>Senior Vice President &amp; Actuary</i> , National Foundation Life Insurance, 777 Main Street, Fort Worth TX 76102 817/878-3306	1979	<b>Murphy, Robert</b> , (F.S.A., E.A.), <i>Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1724	1974
<b>Munson, Bartley L</b> , (F.S.A.), <i>[President], Vice President &amp; Actuary, Insurance Products, Aid Association for Lutherans</i> , 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1965	<b>Murphy, Robert J</b> , (E.A.), <i>Consulting Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1976
<b>Munson, Bradley Drewes</b> , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1984	<b>Murphy, Thomas B</b> , (F.S.A.), <i>Chairman of the Board</i> , Spring Arbor Distributors, 10885 Textile Road, Belleville MI 48111 313/481-0900	1965
<b>Munt, Donna S</b> , (F.C.A.S.), <i>Assistant Vice President, Loss Reserving</i> , United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/690-4651	1982	<b>Murphy, William F</b> , (A.C.A.S.), <i>Regional Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5143	1983
<b>Munterich, George C</b> , (F.C.A.S.), 35 Fairview Drive, Farmington CT 06032	i 1965	<b>Murphy, William M</b> , (A.S.A.), <i>Director, Actuarial Services Group</i> , Arthur Young & Company, 277 Park Avenue, New York NY 10172 212/407-3444	1982
<b>Munz, Gilbert</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Frank B Hall & Company Inc, 450 North State Road, Briarclif Manor NY 10510 914/941-2311	1984	<b>Murray, J B M</b> , (A.C.A.S.), <i>Chairman</i> , J B M Murray Ltd, 111 Richmond Street West, Suite 212, Toronto ON Canada M5H 2G4 416/364-0057	1982
<b>Munzenmaier, Fred W</b> , (F.C.A.S., F.S.A., E.A.), <i>Vice President</i> , Alexander & Alexander Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30365 404/261-3400	1972	<b>Murray, John D</b> , (F.S.A., E.A.), <i>Vice President</i> , Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3127	1974
<b>Murad, John</b> , (F.C.A.S.), <i>Vice President, Marketing</i> , North American Co for Property & Casualty Ins, 25 Valley Drive, Greenwich CT 06830-5295 203/622-1127	1979	<b>Murray, John W</b> , (A.S.A., E.A.), <i>Assistant Officer</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5203	1980
		<b>Murray, Lucille</b> , (F.S.A., E.A.), 6764 East Northwest Highway, Dallas TX 75231	1966

	Admitted		Admitted
<b>Murray, Max T.</b> , (A.S.A.), President, Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3811	1966	<b>Naff, William A.</b> , (F.C.A., A.S.A.), Senior Consultant, Small Parker Ackerman Blossom, 4200 North Knoxville Avenue, Peoria IL 61614 309/682-4200	1977
<b>Murray, Robert D.</b> , (F.C.A., A.S.A.), Associate Actuary, Republic National Life Group Insurance Company, 3988 North Central Expressway, Dallas TX 75204 214/824-0131	1966	<b>Naffziger, Joseph V.</b> , (F.C.A.S.), Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2066	1966
<b>Murray, William L.</b> , (F.S.A.), Vice President & Actuary, Sunset Life Insurance Co of America, 3200 Capitol Boulevard, Olympia WA 98501-3372 206/943-1400	1966	<b>Naggs, Wilson W.</b> , Consulting Actuary, 1338 Highland Park Drive, Bettendorf IA 52722 319/355-7834	1966
<b>Murrin, Thomas E.</b> , (F.C.A.S.), [Past President], Executive Consultant, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3014	1965	<b>Nagler, Stewart G.</b> , (F.S.A., E.A.), Executive Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2436	1965
<b>Muse, Charles F.</b> , (F.S.A.), Associate Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1982	<b>Nakagawa, Yoshitaka</b> , (A.S.A., E.A.), Assistant Vice President, Director Actuarial Servs, A M D'Alessandro & Co Inc, 22-08 Route 208, Fair Lawn NJ 07410 201/797-8822	1977
<b>Musser, Karl R.</b> , (F.C.A., E.A.), Manager of Employee Benefits Services, Smith Batchelder & Rugg, Lyme Road, Hanover NH 03755 603/643-3413	1966	<b>Napierski, John D.</b> , (A.C.A.S.), Assistant Vice President - Actuary, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2270	1979
<b>Muth, Michael Joseph</b> , (A.S.A., E.A.), Actuary, Rudd & Wisdom Inc, Consulting Actuaries, 7718 Wood Hollow Drive #100, Austin TX 78731 512/346-1590	1982	<b>Napoli, Mary Jo</b> , (F.S.A.), Assistant Vice President Associate Actuary, Variable Annuity Life Insurance Co, 2929 Allen Parkway, 7th Floor A7-21, Houston TX 77019 713/831-5066	1984
<b>Muza, James J.</b> , (F.C.A.S.), Assistant Vice President & Associate Actuary, California Casualty Insurance Group, 1900 Alameda Delas Pulgas, PO Box M, San Mateo CA 94402 415/572-4352	1982	<b>Napoli, William, Jr.</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1973
<b>Myatt, Robert W.</b> , (F.S.A.), President, MacKeen & Myatt Inc, 1305 Ashleybrook Lane, Winston-Salem NC 27103 919/765-4141	1979	<b>Napolitano, Philip G.</b> , (A.S.A.), Actuary, Employers' Consultants, Inc, 2714 Canal Street, Suite #306, New Orleans LA 70119 504/822-1751	1985
<b>Myers, Edward L.</b> , (A.S.A.), Associate Actuary, USLIFE Life Insurance Co, 99 South Lake Avenue, Pasadena CA 91101 818/795-0401	1981	<b>Narvell, John C.</b> , (F.C.A.S.), Area Actuary, CIGNA Worldwide, Rue Belliard 9-11, Brussels Belgium 1040 322/516-9898	1984
<b>Myers, G Clinton</b> , (F.S.A.), Actuary, Nationale-Nederlanden NV, Kasumigaseki Building, Rm 1618, 2-5 Kasumigaseki 3-Chome, Chiyoda-Ku Tokyo Japan 100 03/581-9308	1981	<b>Nash, Humphrey H.</b> , (F.S.A.), Associate Actuary, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23230 804/358-8431	1979
<b>Myers, Jeffrey S.</b> , (A.S.A., E.A.), Assistant Actuary, Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5633	1985	<b>Nash, Russell K.</b> , (F.C.A.S.), Consultant, Towers Perrin Forster & Crosby, 1025 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5746	1979
<b>Myers, John W.</b> , (E.A.), Consulting Actuary, JWM Inc, Two Financial Center #400, 10825 Financial Parkway, Little Rock AR 72211 501/227-8497	1980	<b>Nast, Dennis A.</b> , (E.A.), A S Hansen Inc, Atlanta Gas Light Tower, 235 Peachtree Street NE, Atlanta GA 30303 404/521-1539	1976
<b>Myers, Robert J.</b> , (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	<b>Nathan, Ira</b> , (A.S.A.), Assistant Vice President & Assistant Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5003	1979
<b>Myers, Valeria S.</b> , (A.S.A.), Actuary, Nationale-Nederlanden NV, Kasumigaseki Bldg Rm 1618, 2-5 Kasumigaseki 3 Chome, Chiyoda Ku Japan 100 003/581-9308	1981	<b>Nathan, Lew H.</b> , (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000	1980
<b>Nace, Thomas</b> , (F.S.A.), Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5277	1979	<b>Nazarian, Gregory H.</b> , (A.C.A., E.A.), PO Box 638, Clinton CT 06413	1966
<b>Nacin, Raymond J. Jr.</b> , (F.S.A.), President & Chief Executive Officer, Turbulence Management Associates, 317 Liberty Lane, Wayne PA 19087 215/687-3498	1969	<b>Neal, Betty Anne</b> , (F.S.A.), Assistant Vice President & Associate Group Actuary, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1806	1980
<b>Nader, John G.</b> , (F.S.A.), Assistant Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5312	1977	<b>Neal, Christopher A.</b> , (A.S.A.), Associate Actuary, Alexander & Alexander Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1983
<b>Nadler, Herbert</b> , (A.S.A., E.A.), Consulting Actuary, 49 East 86 Street, New York NY 10028 212/534-7986	1971	<b>Neal, Howard F.</b> , (E.A.), President, National Associates Inc, 3415 Sepulveda Boulevard, Los Angeles CA 90034 213/390-8801	1976
		<b>Neal, William E.</b> , (A.S.A., E.A.), Second Vice President & Assistant Actuary, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1580	1967

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<b>Nace, Thomas</b> , (F.S.A.), Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5277	1979
<b>Nacin, Raymond J. Jr.</b> , (F.S.A.), President & Chief Executive Officer, Turbulence Management Associates, 317 Liberty Lane, Wayne PA 19087 215/687-3498	1969
<b>Nader, John G.</b> , (F.S.A.), Assistant Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5312	1977
<b>Nadler, Herbert</b> , (A.S.A., E.A.), Consulting Actuary, 49 East 86 Street, New York NY 10028 212/534-7986	1971

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<b>Neale, Catharine L.</b> , (F.C.A.S.), Assistant Actuary, CIGNA Corp, IFG Financial S-304, Hartford CT 06152 203/726-6198	1983	<b>Nelson, David M.</b> , (F.C.A.), Consulting Actuary, 3300 North Central Avenue, Suite 1500, Phoenix AZ 85012 602/266-0252	1972
<b>Nearpass, David C.</b> , (F.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400	1981	<b>Nelson, David R.</b> , (F.S.A., E.A.), Associate Actuary-Pension, CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7032	1981
<b>Neary, Daniel</b> , (F.S.A.), Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5093	1979	<b>Nelson, Dean Marshall</b> , (A.S.A.), Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46801 219/427-2313	1983
<b>Neavins, Thomas K.</b> , (A.S.A.), Vice President & Actuary, First Penn-Pacific Life Insurance Co, 2021 Midwest Road, Oak Brook IL 60521 312/495-3336	1980	<b>Nelson, Homer</b> , Consulting Actuary, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1968
<b>Nebbia, Gerald A.</b> , (A.S.A.), Consultant, William M Mercer-Meidinger Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1983	<b>Nelson, James E.</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 611 East Wisconsin Avenue, Milwaukee WI 53202 414/273-5990	1977
<b>Neebe, Henry G.</b> , (F.S.A.), 15 South D Street, Lake Worth FL 33460	1965	<b>Nelson, Janet R.</b> , (F.C.A.S.), Senior Vice President, Special Risk Division, Atwater McMillian Inc, 445 Minnesota Street, St Paul MN 55101 612/228-8958	1979
<b>Need, Linda S.</b> , (A.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 5215 Old Orchard Road, Suite 710, Skokie IL 60077 312/967-4300	1982	<b>Nelson, John K.</b> , (A.C.A.S.), Assistant Vice President & Actuary, Aid Insurance Co, 701 Fifth Avenue, PO Box 974, Des Moines IA 50304 515/280-4258	1969
<b>Neenan, Alice M.</b> , (F.S.A.), Vice President, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6786	1978	<b>Nelson, Keith E.</b> , (F.S.A.), Associate Actuary, CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/238-5851	1980
<b>Neeves, Walter A.</b> , (A.S.A.), Assistant Actuary, Connecticut National Life Insurance, 175 Powder Forest Drive, Simsbury CT 06070 203/651-0931	1985	<b>Nelson, Kenneth Leonard</b> , (A.S.A.), Vice President & Actuary, Federated Guaranty Life Insurance Co, 2108 East South Boulevard, Montgomery AL 36111 205/288-3900	1981
<b>Neff, Raymond M.</b> , (A.S.A.), Director, Florida Dept of Labor & Emp Security, Workers Compensation Division, 1321 Executive Center Dr East, 201 Ashley Building, Tallahassee FL 32301	1982	<b>Nelson, Lawrence S.</b> , (F.S.A., E.A.), Northwestern National Life Insurance, PO Box 20, Minneapolis MN 55440 612/342-3325	1984
<b>Neiderfer, Michael E.</b> , (F.S.A.), Assistant Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5313	1984	<b>Nelson, Lyle E.</b> , (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
<b>Neidermyer, James R.</b> , (F.C.A.S.), Corporate Senior Vice President & Actuary, The Reliance Companies Inc, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4907	1979	<b>Nelson, Marvin R.</b> , (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
<b>Neidig, Frank</b> , (F.S.A.), Consulting Actuary, William M Buchanan & Associates, 1908 Lakecrest Lane, Plano TX 75023 214/596-3518	1972	<b>Nelson, Mary D.</b> , (F.S.A., E.A.), Consulting Actuary, Nelson & Co, 709 Bulkley Building, Cleveland OH 44115 216/696-7644	1975
<b>Neill, Stephen K.</b> , (A.S.A., E.A.), Pension Officer, City of Austin, Pension Administration, PO Box 1088, Austin TX 78767 512/499-2581	1976	<b>Nelson, R Terry</b> , (F.S.A.), Vice President & Chief Actuary, Commercial Life Insurance Co, Two Corporate Place South, Piscataway NJ 08854 201/981-4364	1971
<b>Neis, Allan R.</b> , (F.C.A.S.), Senior Manager, P/C FORA, CNA Insurance Companies, CNA Plaza, 33rd Floor South, Chicago IL 60685 312/822-6410	1977	<b>Nelson, Robert A.</b> , (A.S.A.), Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7270	1980
<b>Nell, Guy D.</b> , (E.A.), Vice President and Consulting Actuary, M L Kerns Company Inc, 5151 San Felipe, Suite 900, Houston TX 77056 713/622-6370	1980	<b>Nelson, Roland E.</b> , (F.S.A.), Vice President, Actuarial Administrative, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7307	1965
<b>Nellins, Donald C.</b> , (F.A.), President, Creative Calculations Ltd, 2460 West Good Hope Road, Suite 55, Glendale WI 53209 414/351-4746	1976	<b>Nelson, Ronald C.</b> , (A.S.A.), Actuarial Associate, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1985
<b>Nelsen, Alvin B.</b> , (F.S.A., E.A.), 408 Rotary Street, Morgantown WV 26505 304/599-0774	1965	<b>Nelson, Roy W.</b> , (F.S.A., E.A.), Consulting Actuary, Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	1967
<b>Nelson, Allen G.</b> , (F.C.A., E.A.), 645 Norfolk Drive, Kirkwood MO 63122	1965	<b>Nelson, Stephen J.</b> , (A.S.A.), Northwestern Financial Center, The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-1500	1983
<b>Nelson, Bruce Norton</b> , (A.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016	1981		
<b>Nelson, Carroll E.</b> , (F.C.A., F.S.A., E.A.), 3017 Delavan Drive, St Louis MO 63121 314/383-5656	1965		
<b>Nelson, Dale</b> , (F.C.A.S.), Assistant Vice President & Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2072	1966		

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<b>Nelson, Thomas G.</b> , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 120 South LaSalle Street, Chicago IL 60603	1978	<b>Niccum, John A.</b> , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606	1976
312/726-0677		312/876-2000	
<b>Nemann, Robert</b> , (A.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Pension & Group Consultants, 200 Central Trust Building, 309 Vine Street, Cincinnati OH 45202	1972	<b>Nicholl, Kim Marie</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606	1984
513/977-3400		312/876-2000	
<b>Nemerever, William L.</b> , (F.S.A.), <i>Vice President</i> , Fidelity Management & Research, 82 Devonshire Street F7F, Boston MA 02109	1973	<b>Nichols, Charles A., III</b> , (F.S.A.), <i>Senior Manager</i> , Ernst & Whinney, 153 East 53rd Street, New York NY 10022	1984
617/570-7730		212/888-9100	
<b>Nesbitt, Cecil J.</b> , (F.S.A.), <i>Professor Emeritus</i> , University of Michigan, Department of Mathematics, Ann Arbor MI 48109-1003	1965	<b>Nichols, Daniel P.</b> , (F.S.A., E.A.), <i>Millman &amp; Robertson Inc</i> , 8990 West Dodge, Suite 308, Omaha NE 68114	1979
313/764-7227		402/393-9400	
<b>Nesbitt, William M.</b> , (F.S.A.), <i>Assistant Actuary</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101	1981	<b>Nichols, Raymond S.</b> , (F.C.A.S.), <i>Second Vice President &amp; Actuary</i> , Covenant Insurance Group, 95 Woodland Street, Hartford CT 06101	1980
314/444-0665		203/527-3311	
<b>Nesselle, David R.</b> , (F.S.A., E.A.), Carl Shalit & Associates, 630 Park Street, Stoughton MA 02072	1973	<b>Nichols, Richard W.</b> , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1983
617/344-4188		203/273-7944	
<b>Nester, Karen L.</b> , (A.C.A.S.), <i>Senior Actuarial Associate</i> , Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733	1984	<b>Nicholson, Bruce J.</b> , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 8800 Norman Center Drive, Suite 600, Minneapolis MN 55437	1975
201/946-5689		612/835-4700	
<b>Netherton, Helen M.</b> , (A.S.A.), The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176	1983	<b>Nicholson, Earl H.</b> , (F.C.A., A.C.A.S.), 1701 North Division Street, Carson City NV 89701	1965
305/274-8080			
<b>Neubarth, Neil W.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Fred. S James & Co, 830 Morris Turnpike, Short Hills NJ 07078	1981	<b>Nicholson, Jon</b> , (F.S.A.), <i>Second Vice President, Investment Products</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440	1979
201/564-7365		612/372-5371	
<b>Neubarth, Sanford L.</b> , (F.S.A.), <i>Vice President</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157	1976	<b>Nicholson, Wendell J.</b> , (F.S.A., E.A.), <i>President</i> , Benefit Services Co, 1375 Peachtree Street, Suite 700, Atlanta GA 30309	1971
305/252-6903		404/872-0700	
<b>Neuhouser, Frank, Jr.</b> , (A.C.A.S.), <i>Vice President &amp; Actuary</i> , AIG Risk Management, 70 Pine Street, New York NY 10005	1979	<b>Nick, William</b> , (F.S.A., E.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020	1979
212/770-6366		212/536-2000	
<b>Neuwirth, Peter J.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Hewitt Associates, 4590 MacArthur Boulevard, Newport Beach CA 92660	1983	<b>Nickerson, Bruce E.</b> , (F.S.A.), <i>President</i> , Actuarial Marketing & Product Services Inc, 9933 Lawler Avenue, Suite 210, Skokie IL 60077	1969
714/955-1800		312/677-4400	
<b>Neve, David E.</b> , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307	1981	<b>Nickerson, Gary V.</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Actuary</i> , Universal Underwriters Group, 5115 Oak Street, Kansas City MO 64112	1979
515/247-6579		816/753-5800	
<b>Newberg, R Eric</b> , (A.S.A.), <i>Actuarial Assistant</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265	1984	<b>Nicodemus, Terry A.</b> , (F.S.A.), <i>Vice President &amp; Personal Insurance Actuary</i> , American United Life Insurance Co, One American Square, Indianapolis IN 46206	1979
515/225-5768		317/263-1688	
<b>Newell, Jack W.</b> , (A.S.A., F.A.), <i>Vice President/Pension Actuary</i> , Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037	1966	<b>Nicol, William K.</b> , (F.S.A., E.A.), <i>Executive Vice President, Research</i> , American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550	1965
313/357-4800		409/766-6562	
<b>Newlin, Patrick R.</b> , (F.C.A.S.), <i>Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102	1980	<b>Nicoletti, Anthony J.</b> , (F.S.A.), 960 Hope Street, Apt 2K, Springdale CT 06907	1969
612/221-8045		203/325-9872	
<b>Newman, Jeffrey David</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, Three Landmark Square, Box 10108, Stamford CT 06901	1980	<b>Nieh, Loretta</b> , (M.C.A., A.S.A., F.A.), <i>Associate Actuary</i> , Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044	1980
203/324-6364		312/295-6200	
<b>Newman, Steven H.</b> , (F.C.A.S.), <i>President</i> , The Home Insurance Company, 59 Maiden Lane, New York NY 10038	1969	<b>Niehaus, M S, Jr.</b> , (F.S.A.), <i>Vice President, Health Products</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1965
212/530-6897		203/273-3739	
<b>Newquist, David W.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90054	1970	<b>Niehus, Barbara</b> , (F.S.A.), <i>Senior Vice President</i> , Celtic Life Insurance Co, 208 South LaSalle Street, Chicago IL 60604	1977
213/742-3103		312/332-5401	
<b>Newton, Mark D.</b> , (F.S.A.), John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117	1982	<b>Niehus, Jon E.</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , United Equitable Insurance Group, 7373 North Cicero Avenue, Lincolnwood IL 60646	1977
617/421-5265		312/677-4800	
<b>Newville, Benjamin S.</b> , (F.C.A.S.), <i>Vice President</i> , American Reinsurance Co, One Liberty Plaza, 91 Liberty Street, New York NY 10006	1980		
212/618-7339			

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<b>Nield, David A.</b> , (F.S.A.), Vice President & Director of Group Division, Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456	1975	<b>Nohl, Jeffrey J.</b> , (F.S.A.), Vice President, Health Management, Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/277-6067	1978
<b>Nielsen, Linda D.</b> , (F.S.A.), Assistant Vice President & Actuary, American Founders Life Insurance Co, American Founders Plaza, Box 14500, Austin TX 78761 512/452-8181	1981	<b>Nohl, Michael J.</b> , (A.S.A.), Senior Actuarial Associate, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5134	1981
<b>Niemiec, Richard</b> , Vice President, Blue Cross/Blue Shield of Minnesota, Underwriting Stat & Membership, 3535 Blue Cross Road, St Paul MN 55164 612/456-8550	1984	<b>Nolan, John D.</b> , (A.C.A.S.), Executive Vice President & Chief Operating Officer, Gulf Insurance Companies, PO Box 1771, Dallas TX 75221 214/257-2920	1979
<b>Nienhuis, Marianne C.</b> , (A.S.A.), Associate Actuary, Inter-Ocean Insurance Co, PO Box 145497, Cincinnati OH 45214 513/782-1717	1981	<b>Noonan, Arthur L.</b> , (A.S.A.), Staff Actuary, William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4500	1984
<b>Nigh, John O.</b> , (F.S.A.), Executive Vice President & Chief Operating Officer, Guardsman Life Insurance Co, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3130	1979	<b>Nordberg, Peter D.</b> , (A.S.A.), Consultant, Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2750, Detroit MI 48243 313/567-6616	1979
<b>Nightengale, Charles E.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1974	<b>Nordin, Robert D.</b> , (F.S.A., E.A.), Consulting Actuary, DCA, 400 DCA Center, 13100 Wayzata Boulevard, Minnetonka MN 55343 612/541-7513	1980
<b>Nightingale, Thomas Elbert</b> , (A.S.A.), Senior Actuarial Consultant, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6066	1985	<b>Nordstrom, Lloyd L.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, Suite 5600, Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-2000	1979
<b>Nightingale, William R.</b> , (A.C.A.), Consulting Actuary, 3328 165th Place SW, Lynnwood WA 98036 206/743-9896	1972	<b>Nordstrom, William G.</b> , (F.S.A., E.A.), Principal, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1968
<b>Nikander, John A.</b> , (F.S.A., E.A.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1973	<b>Nordyke, Craig Kevin</b> , (A.S.A.), Assistant Actuary, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	1981
<b>Nikels, Robert A.</b> , (F.S.A.), Vice President, Lincoln National Pension Insurance, 1300 South Clinton Street, Box 1110, Fort Wayne IN 46801 219/427-4702	1969	<b>Noretsky, Beverly</b> , Manager, Statistical Services, Blue Cross of Greater Philadelphia, 1339 Chestnut Street, Philadelphia PA 19107 215/448-5210	1984
<b>Nikstad, James R.</b> , (F.C.A.S.), Assistant Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6782	1983	<b>Norman, La Lander S.</b> , (F.S.A.), 5 Mastic Court East, Sugarmill Woods, Homosassa FL 32646 904/382-3281	1965
<b>Niles, Charles L. Jr.</b> , (F.C.A.S.), Reinsurance Intermediary, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6496	1965	<b>Norris, Paul L.</b> , (F.S.A.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, MB52, Hartford CT 06156 203/636-6762	1981
<b>Ninnemann, Deane</b> , (F.S.A., E.A.), William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/338-5440	1980	<b>Norris, Robert M.</b> , (E.A.), Consulting Actuary, Pension Consultants, 3113 Classen Boulevard, Oklahoma City OK 73118 405/521-8016	1983
<b>Nishio, Joanne</b> , (A.C.A.S.), Associate Actuary, Argonaut Insurance Co, 250 Middlefield Road, Menlo Park CA 94025 415/858-6444	1980	<b>Norris, Thomas J.</b> , (F.S.A.), Senior Vice President & Chief Actuary, American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1992	1975
<b>Niswander, Ray E.</b> , (F.C.A.S.), Associate Actuary, United Services Auto Association, USAA Building, 9800 Fredericksburg Road, San Antonio TX 78288 512/690-2299	1982	<b>North, Joseph O.</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5299	1979
<b>Nix, Robert A.</b> , (F.S.A.), Chief Actuary, North American Benefit Association, 1338 Military Street, PO Box 5020, Port Huron MI 48061-5020 313/985-5191	1984	<b>North, Robert C. Jr.</b> , (F.S.A., M.C.A., E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8503	1978
<b>Noback, Joseph C.</b> , (F.S.A.), 5273 NW 94th Doral Place, Miami FL 33178	1965	<b>Norton, David E.</b> , (F.S.A., E.A.), Hancock Dikewood Services Inc, 1009 Bradbury Drive SE, Albuquerque NM 87106 505/243-9781	1971
<b>Noble, F Pierce</b> , (F.C.A., F.S.A., E.A.), Managing Principal, A S Hansen Inc, 1201 Elm Street, InterFirst Two-Suite 3600, Dallas TX 75270 214/748-0501	1974	<b>Norton, Thomas E.</b> , (A.S.A.), Assistant Actuary, MONY Financial Services, 1740 Broadway, MS 6-30, New York NY 10019 212/708-2462	1985
<b>Nodulman, Norman B.</b> , (F.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7784	1975	<b>Notaras, S George</b> , (F.C.A., E.A.), Chairman of Board, McCready & Keene Inc, 8041 Knue Road, Indianapolis IN 46250 317/849-4333	1970
<b>Nogaredo, Dezere H.</b> , (A.C.A.), Great Southern Life Insurance Co, PO Box 1972, Houston TX 77251 713/552-4430	1966	<b>Novak, Robert L.</b> , (F.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 1900 Market Street, Suite 600, Philadelphia PA 19103 215/864-0900	1976
		<b>Novik, Jay A.</b> , (F.S.A.), Vice President, North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8000	1980

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<b>Nuckols, Thomas R.</b> , (F.S.A.), <i>Associate Actuary</i> , Fidelity Bankers Life Insurance Co, 9th & Main Streets, Richmond VA 23219    804/649-8411	1979	<b>O'Connor, James M.</b> , (F.S.A.), <i>Actuarial Director</i> , Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07101    201/877-6730	1983
<b>Nudelman, Harold M.</b> , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, One First Canadian Place, PO Box 59-C, Toronto ON Canada M5X 1G3    416/868-2884	1975	<b>O'Connor, James Timothy</b> , (F.S.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630    312/777-7000	1982
<b>Nuding, Robert C.</b> , (F.S.A.), <i>Chief-Accident/Health Rating</i> , New York State Insurance Department, Agency Building One, Empire State Plaza, Albany NY 12257    518/474-5394	1966	<b>O'Connor, Jeremiah</b> , (A.S.A., E.A.), <i>Actuary</i> , Spaulding Associates Inc, 384 Acushnet Avenue, New Bedford MA 02740    617/996-3378	1971
<b>Nuesslein, William D.</b> , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/941-2311	1979	<b>O'Connor, Michael J.</b> , (F.S.A.), <i>Senior Staff Actuary</i> , IDS Life Insurance Company, IDS Tower, T8/850, Minneapolis MN 55402    612/372-3566	1983
<b>Nussbaum, David</b> , (F.S.A.), <i>Assistant Actuary</i> , North American Reassurance Co, 100 East 46th Street, New York NY 10017    212/907-8249	1981	<b>O'Connor, Thomas F.</b> , (E.A.), <i>Pension Actuarial Manager</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156    203/273-2773	1977
<b>O</b>			
<b>Oades, Peter R.</b> , (A.S.A.), <i>Senior Actuarial Associate</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999    203/683-8841	1984	<b>O'Connor, William L.</b> , (F.S.A.), <i>Administrative Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117    617/421-2162	1965
<b>Oatman, James E.</b> , (F.S.A.), <i>Vice President &amp; Corporate Actuary</i> , Time Insurance Company, 515 West Wells, PO Box 624, Milwaukee WI 53201    414/277-4580	1980	<b>Oddy, William J.</b> , (F.S.A.), <i>Vice President, Controller, Planning Officer</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5764	1978
<b>Oberhellman, Mark J.</b> , (A.S.A.), <i>Senior Actuarial Assistant</i> , Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049    312/540-3499	1985	<b>Odefey, William A.</b> , (A.S.A., E.A.), <i>Actuary</i> , National Associates Inc, 1600 Plaza, 600 Building, Seattle WA 98101    206/622-0285	1979
<b>Obernesser, James F.</b> , (A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181    617/237-3900	1981	<b>Odell, Leonard E.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CI 06104-2999    203/683-9039	1973
<b>Obert, William A.</b> , (A.S.A.), <i>Actuarial Associate</i> , Prudential Insurance Company, 3 Prudential Plaza, Newark NJ 07102    201/877-4835	1985	<b>Odell, W H</b> , (F.C.A., F.S.A., A.C.A.S., E.A.), <i>President</i> , W H Odell & Associates Inc, Suite A, American Building, 1400 Old Mill Circle, Winston-Salem NC 27113    919/768-8217	1965
<b>O'Brien, Dennis M.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102    817/390-8010	1979	<b>O'Donnell, Edward F.</b> , (A.S.A., E.A.), PO Box 80299, Forest Park Station, Springfield MA 01138 413/733-1883	1966
<b>O'Brien, Louise Cirelli</b> , (A.S.A.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-9853	1985	<b>O'Farrell, Brendan</b> , (E.A.), <i>Executive Vice President</i> , Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101    206/625-1040	1983
<b>O'Brien, Patrick W.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Actuarial Consulting Services, 2759 Hazelwood Avenue, North St Paul MN 55109    612/770-3714	1975	<b>Ogden, Dale F.</b> , (A.C.A.S., A.S.A.), <i>Executive Vice President</i> , Kramer Capital Consultants Inc, Three East 54th Street, New York NY 10022 212/750-9300	1981
<b>O'Brien, Robert H.</b> , (E.A.), <i>President</i> , National Retirement Insurance Co, 30755 Barrington Avenue, Madison Heights MI 48071    313/585-7900	1976	<b>Ogden, David F.</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 15700 Blue mound Road, Brookfield WI 53005    414/784-2250	1982
<b>O'Brien, Terrence M.</b> , (F.C.A.S.), <i>Senior Consultant</i> , Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606    312/559-5629	1979	<b>Ogden, Joan P.</b> , <i>Consulting Actuary</i> , Wilcox & Cannon, 57 West South Temple, Suite 500, Salt Lake City UT 84101    801/532-2390	1984
<b>Ochsner, Paul D.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Guarantee Mutual Life Co, 8721 Indian Hills Drive, Omaha NE 68114    402/390-7495	1979	<b>Ogden, Sue W.</b> , (F.S.A.), <i>Vice President &amp; Assistant Actuary</i> , Prudential Asset Management Co, 71 Hanover Road, Gpof-Ulsb, Florham Park NJ 07932 201/966-3066	1973
<b>Ochsner, Robert C.</b> , (A.S.A., E.A.), <i>Partner</i> , Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103    215/875-2755	1971	<b>Ogg, Bruce T.</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087    215/687-5644	1979
<b>O'Connell, Ann M.</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, Suite 1000, 600 North Florida Avenue, Tampa FL 33602    813/229-0221	1982	<b>O'Grady, Francis T.</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010    212/578-6793	1965
<b>O'Connell, Paul G.</b> , (F.C.A.S.), <i>Actuarial Manager</i> , Continental Insurance, Two Corporate Place South, Piscataway NJ 08854    201/981-4085	1984	<b>Ohanian, Stephen</b> , (F.S.A., E.A.), Touche Ross & Co, 3700 Wilshire Boulevard, Suite 600, Los Angeles CA 90010    213/381-3251	1979
<b>O'Connell, Ronald F.</b> , (E.A.), Pencomp Inc, 393 Vintage Park Drive, Foster City CA 94404 415/574-8284	1976	<b>Ohman, Carl R.</b> , (F.S.A., E.A.), [Vice President], <i>Vice President &amp; Actuary</i> , Equitable Life Assurance Society, 787 7th Avenue, Tower West 40/E, New York NY 10019    212/554-3385	1965
		<b>Ohsfeldt, Ronald A.</b> , (E.A.), <i>Consultant</i> , The Wyatt Company, 1050 One Commerce Square, Memphis TN 38103    901/523-9594	1976

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<b>Oien, Robert G</b> , (F C A S.), 1608 Stickney Point Road, Unit 306, Sarasota FL 33581 813/924-8946	1966	<b>Olsen, Edith</b> , (E.A.), Associate Consulting Actuary, Buck Consultants Inc, 2121 San Jacinto, Suite 1800, Dallas TX 75201 214/969-1001	1977
<b>O'Keefe, E Jay</b> , President, Western National Life Insurance Co, PO Box 871, Amarillo TX 79167 806/378-3470	1966	<b>Olsen, Fred</b> , (F S A.), Vice President & Actuary, Life Assurance Co of Pennsylvania, 222 North Michigan Avenue, Chicago IL 60601 312/641-0800	1979
<b>O'Keefe, Richard E</b> , (F S A.), Two Peter Cooper Road, New York NY 10010	i 1965	<b>Olsen, James</b> , (F.S.A.), 257 Long Hill Drive, Short Hill NJ 07078 201/376-1468	i 1965
<b>O'Keefe, Robert M</b> , (F S A , F A ), Consultant & Actuary, William M Mercer-Meidinger Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-6289	1979	<b>Olsen, Ralph G, II</b> , (F S A., E.A.), President, Solana Capital Management Inc, 1244 Via Mil Cumbres, Solana Beach CA 92075 619/481-0620	1979
<b>O'Kelley, John Kip</b> , (A.S A., E.A ), President, IPC Actuarial Services Inc, 1325 Fourth Avenue, PO Box 2389, Seattle WA 98111 206/622-7300	1982	<b>Olshen, A C</b> , (F.C.A.), President, Olshen & Associates Inc, 760 Market Street, Suite 739, San Francisco CA 94102 415/982-3632	1965
<b>O'Kulich, Nicholas A</b> , (F.S.A.), Senior Vice President, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037-2165 313/357-4800	1974	<b>Olsho, David E</b> , (A S A ), Associate Actuary, Fidelity Bankers Life Insurance Co, 9th and Main Street, Richmond VA 23219 804/649-8411	1980
<b>Olafson, Robert</b> , (F.S A.), Second Vice President/Actuary, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3728	1978	<b>Olson, Alden E</b> , (F.S.A.), Actuary, Aetna Life & Casualty, 151 Farmington Avenue, MA31, Hartford CT 06156 203/636-7723	1983
<b>Olchak, Richard J</b> , (A S A., E.A.), Vice President & Actuary, W E Stanley & Co Inc, PO Box 5363, Greensboro NC 27403 919/273-9492	1980	<b>Olson, Bruce E</b> , (F.S.A.), Associate Actuary, United Equitable Insurance Group, 7373 North Cicero Avenue, Lincolnwood IL 60646 312/677-4800	1979
<b>Oldenkamp, Julia</b> , (F S A ), 1204 West Foster Parkway, Fort Wayne IN 46807 219/744-6452	i 1965	<b>Olson, Dolores Eicher</b> , (A.S.A ), Senior Actuarial Assistant, State Farm Life Insurance Co, One State Farm Plaza, B-1, Bloomington IL 61701 309/766-5339	1983
<b>Oldham, Dale R</b> , (F.S A ), Senior Vice President - Administration, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3136	1975	<b>Olson, Herbert B</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4418	1984
<b>Olds, Stanley L</b> , (F.S.A , F. A ), Second Vice President & Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1965	<b>Olson, Mark F</b> , (A.S.A ), Actuarial Assistant, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4868	1983
<b>Olds, Virginia S</b> , (A.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6057	1984	<b>Olson, Ralph E</b> , (F.S.A.), 1602 Eastwood Drive SE, Decatur AL 35601 205/350-6237	i 1965
<b>Oleska, Michael P</b> , (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	<b>Olson, Roy C</b> , (A.S A ), Assistant Actuary, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7325	1980
<b>Oleson, Dean L</b> , (F.S.A., E.A.), Actuary - Group Insurance, Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000	1969	<b>Olson, Virginia M</b> , (A.S.A ), Associate Actuary, Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060	1982
<b>Oliver, Marilyn Miller</b> , (A.S.A , F.A ), Staff Manager, Pacific Telesis Group, 140 New Montgomery Street, Room 408, San Francisco CA 94105 415/882-8369	1979	<b>Oltchick, David N</b> , (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
<b>Olivieri, Michael G</b> , (A.S A ), Vice President & Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 16, New York NY 10121 212/714-5205	1972	<b>O'Maley, Larry M</b> , (F.S.A., E.A.), Associate Consulting Actuary, Buck Consultants Inc, 116 East Berry Street, Fort Wayne IN 46802 219/426-7800	1981
<b>Olmsted, David L</b> , (F.S.A., E.A.), 15 Dumbarton Oaks, Straatham NH 03885 603/772-6525	1978	<b>Omdal, Robert W</b> , (F S A ), Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940	1977
<b>Olney, Craig A</b> , (F.C A ., F.S.A , E.A ), Managing Principal, A S Hansen Inc, 330 East Kilbourne Avenue, One Plaza East, Suite 838, Milwaukee WI 53202 414/274-6120	1978	<b>O'Neil, Edward W</b> , (F.S.A ), Northern Regional Marketing Director, Blue Cross/Blue Shield of Florida, PO Box 1798, Jacksonville FL 32231 904/791-6427	1976
<b>Olsen, Candie</b> , (F.S.A.), Actuary, New York Life Insurance Co, 51 Madison Avenue, Room 251, New York NY 10010 212/576-4921	1979	<b>O'Neil, Mary L</b> , (F.C.A.S.), Chief Actuary, New Jersey Department of Insurance, 201 East State Street, CN 325, Trenton NJ 08625 609/292-1609	1979
<b>Olsen, Dennis W</b> , Actuary, Victor O Schinnerer & Co Inc, 303 East Wacker Drive, Suite 1324, Chicago IL 60601 312/565-2424	1976	<b>O'Neill, Kenneth W</b> , (F.C.A , F.S.A , E.A.), 9215 Talus Circle, Eden Prairie MN 55344 612/944-8726	1979
		<b>Onnen, Donald B</b> , (F.S A , E.A.), Associate Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1977

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<b>Onstine, Frank J.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Onstine & Associates, One West Hellman Avenue, Alhambra CA 91803-4095 818/280-7241	1965	<b>O'Sullivan, John M.</b> , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111 (T-13), Boston MA 02117 617/421-2691	1979
<b>Onstott, Margaret R.</b> , (F.S.A.), <i>Manager-Actuarial Support Department</i> , The Continuum Company Inc, 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1980	<b>O'Sullivan, Leonard</b> , (F.C.A., E.A.), <i>President</i> , Maloney & O'Sullivan Inc, One Cherry Hill, Suite 800, Cherry Hill NJ 08002 609/667-5555	1971
<b>Onufer, Layne M.</b> , (A.C.A.S.), <i>Director</i> , Continental Insurance, 10 Corporate Place South, Piscataway NJ 08854 201/981-4275	1984	<b>Oswald, Keith X.</b> , (F.A.), <i>Actuarial Consultant</i> , The Wyatt Company, 200 1st National Building, Detroit MI 48226 313/961-5481	1976
<b>O'Reilly, Patrick J.</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Montgomery Ward Life Insurance Co, 200 North Martingale Road, Schaumburg IL 60194 312/490-4785	1973	<b>Otermat, Scott C.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Scott C Otermat & Associates, 1786 CR 128, Fremont OH 43420 419/332-0853	1976
<b>Orenshein, Herbert</b> , (A.S.A.), <i>Vice President Personal Ins Sales</i> , Metropolitan Life Insurance Co, One Madison Avenue, Area 5H, New York NY 10010 212/578-2211	1966	<b>Ott, Dennis Mark</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1981
<b>Orloff, Conrad A.</b> , 5700 Collins Avenue, Miami Beach FL 33140 305/865-7649	1966	<b>Otte, Edward J.</b> , <i>Vice President, Insurance Operations</i> , Columbia General Life Insurance Co, 23282 Mill Creek, Laguna Hills CA 92653 714/859-7920	1966
<b>Orloff, Warren D.</b> , (F.C.A., F.S.A., E.A.), Louis Kravitz & Associates, 16030 Ventura Boulevard, Suite 200, Encino CA 91436 818/995-6100	1965	<b>Otten, James</b> , (A.S.A.), <i>Assistant Actuary</i> , Montgomery Ward Life Insurance Co, 200 North Martingale Road, Schaumburg IL 60194 312/490-4789	1984
<b>Orlowicz, Charles Paul</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5226	1982	<b>Otteson, Paul M.</b> , (F.C.A.S.), <i>Consultant</i> , 213 South Lincoln, Owatonna MN 55060 507/455-5200	1965
<b>Ormsby, Charles A.</b> , (F.S.A.), 6 Driftwood Lane, Weston MA 02193 617/237-9767	1965	<b>Otto, Diane L.</b> , (A.S.A.), 4872 Scotts Mill Way, Duluth GA 30136 404/449-1976	1985
<b>Ornatek, Anthony C.</b> , (E.A.), <i>Regional Director &amp; Consulting Actuary</i> , Unionmutual Life Insurance Co, 2211 Congress Street, Pensions-Defined Benefit, Portland ME 04122 207/780-2389	1977	<b>Otto, Gary L.</b> , (A.S.A.), <i>Assistant Actuary</i> , American Family Life Assurance Company of Columbus, 1932 Wynnton Road, Columbus GA 31999 404/323-3431	1977
<b>Ornt, Yvonne Gatcheff</b> , (F.S.A., E.A.), <i>Actuarial Student</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1984	<b>Overberg, Paul J.</b> , (F.S.A., E.A.), <i>Senior Vice President, Admin &amp; Chief Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South G6C, Northbrook IL 60062 312/291-5060	1965
<b>Orphanos, James N.</b> , (E.A.), <i>Consultant</i> , William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0401	1976	<b>Overby, Terry L.</b> , (A.S.A.), <i>Assistant Vice President</i> , Leggette & Company Inc, 4809 Cole Avenue, Suite 350, Dallas TX 75205 214/525-8850	1982
<b>Osborn, Paul S.</b> , (F.S.A., E.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2502	1981	<b>Overend, John J.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6512	1965
<b>Osei, Kwasi</b> , (F.S.A.), <i>Vice President, Insurance Administration &amp; Actuary</i> , Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131	1980	<b>Overholser, Donald M.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 200 Galleria Parkway NW, Suite 1060, Atlanta GA 30339 404/955-2488	1967
<b>Owicklung, Charles J.</b> , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1978	<b>Owen, Edward H.</b> , (F.C.A., F.S.A., E.A.), PO Box 344, Bath ME 04530 207/443-9647	1965
<b>Osterman, Herbert W.</b> , (F.C.A., E.A.), 15 Grove Street, Tarrytown NY 10591	1970	<b>Owens, Daniel E.</b> , (A.S.A.), <i>Assistant Secretary</i> , American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1421	1979
<b>Osterweil, Bruce P.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1979	<b>Owens, Richard E.</b> , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, Pensions Area 2H, 1 Madison Avenue, New York NY 10010 212/578-7186	1980
<b>Ostlund, Steven L.</b> , (F.S.A.), <i>Associate Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/231-7042	1980	<b>Oxley, John E.</b> , (F.S.A.), <i>Marketing Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6847	1965
<b>Ostuw, Richard</b> , (F.S.A.), Towers Perrin Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 216/696-8400	1974	<b>Oyen, Gerald J.</b> , (F.S.A.), <i>Second Vice President/Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5009	1974
<b>Ostuw, Richard E.</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1979	<b>Ozark, James G.</b> , (F.S.A., F.A.), <i>Partner</i> , Hewitt Associates, 445 South Figueroa Street, Los Angeles CA 90071 312/620-0213	1974
<b>O'Sullivan, Jan P.</b> , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 241 Asylum Street, Life Division, 3rd Floor, Hartford CT 06103-1506 203/727-0018	1980	<b>Ozenbaugh, Robert</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5036	1979

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<b>Pabuwal, Satya N</b> , (F.S.A.), Associate Actuary, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1979	<b>Palazzo, Frank P</b> , (E.A.), <i>Actuarial Consultant</i> , Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/747-2002	1977
<b>Pacelli, Jane D</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 2550 M Street NW, Washington DC 20037 202/429-9760	1979	<b>Palczynski, Richard W</b> , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1977
<b>Packer, Bernard</b> , (F.S.A., E.A.), <i>Assistant Chief Actuary</i> , New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309	1966	<b>Pallone, Julius L</b> , (A.C.A.), <i>President &amp; Chairman of Board</i> , Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1966
<b>Paddon, John W</b> , (F.S.A.), <i>Corporate Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7337	1965	<b>Palm, Robert G</b> , (F.C.A.S.), <i>Senior Vice President/Actuary</i> , Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-5791	1977
<b>Padgett, James C</b> , (A.S.A.), <i>Actuary - Financial Reporting</i> , Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60025 312/699-0600	1982	<b>Palmer, Bruce E</b> , (A.S.A.), <i>Assistant, Vice President &amp; Marketing Actuary</i> , Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46805 219/484-0511	1970
<b>Padiernos, Justino</b> , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2750, Detroit MI 48243 313/567-6616	1980	<b>Palmer, Donald</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-7352	1968
<b>Pado, Michael W</b> , (A.S.A.), <i>Actuarial Associate</i> , North American Reassurance Co, 100 East 46 Street, New York NY 10017 212/907-8430	1984	<b>Palmer, Gerard G</b> , (E.A.), <i>Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0776	1982
<b>Padro, Miguel A</b> , (A.S.A., E.A.), <i>Vice President</i> , Martin E Segal Co, 57 Post Street, San Francisco CA 94104 415/392-0930	1971	<b>Palmer, Glenn W</b> , (A.S.A.), <i>Actuarial Assistant</i> , Martin E Segal Co, 101 North Wacker Drive, Suite 500, Chicago IL 60606 312/782-1416	1984
<b>Paff, Harold G</b> , (F.S.A.), 10041 Mozelle Lane, La Mesa CA 92041	1965	<b>Palmer, Howell M, III</b> , (F.S.A.), <i>Actuary</i> , Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1978
<b>Page, Charles H</b> , (F.S.A.), 183 Old Street Road, Peterborough NH 03458	1965	<b>Palmer, John J</b> , (F.S.A., E.A.), <i>Executive Director, Product &amp; Financial Management</i> , Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6433	1975
<b>Pagliaccio, John A</b> , (A.C.A.S.), 207 Bayville Avenue, Bayville NY 11709 516/628-1053	1979	<b>Palmer, Kevin E</b> , (F.S.A.), <i>Assistant Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2115	1981
<b>Paglione, Robert</b> , (E.A.), <i>President, Programs For Benefit Plans Inc</i> , 4101 East River Drive, Philadelphia PA 19129 215/849-9300	1976	<b>Palmer, Peter S</b> , (F.S.A.), <i>Vice President &amp; Actuary, Investment Strategy</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8785	1971
<b>Pagnozzi, Richard D</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Peerless Insurance Co, 62 Maple Avenue, Keene NH 03431 603/352-3221	1975	<b>Palmer, Roger S</b> , (A.S.A.), <i>Actuarial Manager</i> , Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2307	1979
<b>Paguia, Victor R</b> , (F.S.A.), <i>Vice President, Group Actuary &amp; Underwriting</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5126	1977	<b>Palmquist, J Stephen</b> , (A.S.A., E.A.), <i>Vice President</i> , Kruse O'Connor & Ling Inc, 7320 Griffin Road, Suite 200, Davie FL 33314 305/791-5888	1976
<b>Paige, John W</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90051 213/742-2291	1969	<b>Pan, Ling Chih</b> , (A.S.A.), <i>Assistant Actuary</i> , Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75234 214/233-2510	1984
<b>Pailler, Arline</b> , 782 B Heritage Village, Southbury CT 06488	1967	<b>Panels, Damon</b> , (A.S.A.), <i>Unity Mutual Life Insurance Co</i> , One Unity Plaza, Syracuse NY 13215 315/469-7751	1979
<b>Paine, Douglas</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Doug Paine & Co Inc, PO Box 7341, Richmond VA 23221 804/794-3635	1980	<b>Panighetti, Arthur V</b> , (A.S.A.), <i>Actuarial Assistant</i> , Pacific Mutual Life Insurance Co, Product Research & Development, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3413	1985
<b>Painter, Cornelia B</b> , (A.S.A.), 4125 North Tripp Avenue, Chicago IL 60641	1979	<b>Pao, Alice C</b> , (A.S.A.), <i>Actuarial Supervisor</i> , Towers Perrin Forster & Crosby, Suite 1500, 1925 Century Park East, Los Angeles CA 90067 213/551-5600	1981
<b>Paisley, Robert M</b> , (F.S.A., F.A.), <i>Actuary, Business Planning Inc</i> , Two Office Park Circle, Suite 216, Birmingham AL 35223 205/870-7090	1972	<b>Pape, Frederick H</b> , (A.C.A.), <i>Group Statistician</i> , American General Life Insurance Co, Box 1931, Houston TX 77001 713/522-1111	1966
<b>Palace, Michael</b> , (A.S.A.), <i>Assistant Actuary</i> , Standard Security Life of New York, 485 Madison Avenue, New York NY 10022 212/355-4141	1981	<b>Papenhausen, John L</b> , (F.S.A.), <i>Second Vice President &amp; Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1977
<b>Palaitis, Anna Marie</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2546	1981		

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<b>Paquin, Claude Y.</b> , (F.S.A., E.A.), Vice President, International Operations, General Reassurance Corp, International Operations D-6, PO Box 10060, Stamford CT 06904-2060    203/328-6362	1969	<b>Parrish, Norman W.</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 25231 Grogan's Mill Road, The Woodlands TX 77380    713/363-0456	1980
<b>Parciak, Thomas J.</b> , (F.S.A.), Senior Manager, CNA Insurance Companies, CNA Plaza, 29S, Chicago IL 60685    312/822-6604	1977	<b>Parry, Arthur F.</b> , (F.C.A., F.S.A., E.A.), 560 Barbara Way, Hillsborough CA 94010    415/347-1649	i 1965
<b>Park, Richard A.</b> , (F.S.A.), Vice President, Corporate Taxes, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402    615/755-1215	1971	<b>Parsonage, Jack O.</b> , (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
<b>Park, T Allen</b> , (F.S.A.), President, T Allen Park & Associates, PO Box 18162, Dallas TX 75218    214/328-6564	1975	<b>Parsons, John R.</b> , (E.A.), President, Parsons McKee and Co, Iron Gate Center, 24481 Detroit Road, Westlake OH 44145    216/871-8611	1976
<b>Parker, Curtis M.</b> , (F.C.A.S.), Director-Marketing Planning, Nationwide Insurance Company, One Nationwide Plaza, 27T, Columbus OH 43216    614/227-7111	1979	<b>Parsons, R David</b> , (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
<b>Parker, Donna D.</b> , (F.S.A., E.A.), Associate Pension Actuary, Connecticut General Life Insurance, PO Box 2975, Hartford CT 06104    203/725-2309	1979	<b>Partin, Samuel P., III</b> , (A.S.A.), Associate Actuary-Group, Appalachian National Life Insurance, PO Box 2647, Knoxville TN 37901    615/637-4211	1982
<b>Parker, Gary W.</b> , (F.S.A.), Vice President, Product Planning & Development, Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221    214/655-5235	1978	<b>Partridge, William D.</b> , (A.S.A., F.A.), Consultant, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606    312/876-2000	1982
<b>Parker, Gregory W.</b> , (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101    206/624-7940	1981	<b>Paryzer, Allen</b> , (A.S.A.), Actuary, Hirschfeld Stern Moyer & Ross Inc, 666 Fifth Avenue, New York NY 10103    212/582-2524	1979
<b>Parker, J Ronald</b> , (A.S.A., E.A.), Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105    314/862-7611	1980	<b>Paster, Joseph P.</b> , (F.S.A.), Actuary & Second Vice President, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117    617/421-4328	1973
<b>Parker, Rembert N.</b> , (A.S.A.), President, Evansville Actuarial Consulting, PO Box 261, Evansville IN 47702    812/858-5419	1979	<b>Paster, Robert Steven</b> , (F.S.A., E.A.), Assistant Actuary, John Hancock Mutual Life Insurance, Hancock Place, PO Box 111, Boston MA 02117    617/421-4549	1983
<b>Parkison, Samuel Scott</b> , (F.S.A.), Assistant Vice President, Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801    219/427-3878	1984	<b>Pasternack, Harvey</b> , (E.A.), Vice President, Frank B Hall & Company Inc, 261 Madison Avenue, New York NY 10016    212/808-7404	1976
<b>Parks, Dorn A.</b> , (A.S.A.), Manager, Actuarial Financial Information, Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201    513/559-6422	1980	<b>Pastino, Gregory J., Jr.</b> , (E.A.), Assistant Actuary, Fred S James & Co, Public Ledger Building, 6th Floor, Philadelphia PA 19106    215/928-4725	1985
<b>Parks, John P.</b> , (E.A.), President, M M C & P Inc, One Gateway Center, Eleventh Floor, Pittsburgh PA 15222    412/261-4060	1976	<b>Pastor, Gerald H.</b> , (F.C.A.S.), Assistant Vice President, Orion Group Inc, 9 Farm Springs Road, Farmington CT 06074    203/674-6988	1981
<b>Parks, Leroy B., Jr.</b> , (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	<b>Pate, James A., Jr.</b> , Second Vice President & Actuary, American General Life/Accident, American General Center, Nashville TN 37250    615/749-2401	1967
<b>Parkyn, Donald W.</b> , (F.C.A., A.S.A., E.A.), Consulting Actuary, Donald W Parkyn Inc, PO Box 1196, Sacramento CA 95806    916/486-3825	1969	<b>Patel, Bhupendra</b> , (A.S.A.), Actuary-I, Bankers Life & Casualty Co, Group Actuarial, 5353 West Elston, Chicago IL 60601    312/777-7000	1981
<b>Parlin, Robert W.</b> , (F.C.A.S., E.A.), Actuarial Consultant, Felsenaustr 13, Ch-8704, Herrliberg Switzerland	1965	<b>Patel, Navin J.</b> , (A.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, One Yonge Street, Suite 1001, Toronto ON Canada M5E 1E5    416/365-7004	1971
<b>Parmenter, Neil A.</b> , (F.S.A., E.A.), Associate Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307    515/247-5467	1967	<b>Pathman, Siva I.</b> , (F.S.A., F.A.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, MC56, Hartford CT 06156    203/636-4812	1985
<b>Parrish, Henry T.</b> , (A.S.A.), Assistant Actuary, Integon Corporation, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152    919/770-2697	1979	<b>Paton, Virginia A.</b> , (F.S.A.), Actuary - Health, Washington National Insurance Co, 1630 Chicago Avenue, 6/610, Evanston IL 60201    312/570-5895	1979
<b>Parrish, James N.</b> , (F.S.A.), Vice President & Actuary, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087    215/964-7160	1969	<b>Patrick, Gale D.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437    612/835-4700	1977
<b>Parrish, Janet E.</b> , (A.S.A.), Assistant Actuary, Colonial Life & Accident Insurance, Box 1365, Columbia SC 29202    803/798-7000	1984	<b>Patrick, Rodger R.</b> , (A.S.A., E.A.), Partner, Hewitt Associates, 100 Renaissance Center, Suite 1830, Detroit MI 48243    313/567-9100	1966
<b>Parrish, Martha M.</b> , (F.S.A.), Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111    413/788-8411	1981		

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<b>Patrik, Gary</b> , (F.C.A.S.), <i>Vice President</i> , North American Reinsurance Corp, 100 East 46th Street, New York NY 10017    212/907-8095	1978	<b>Peabody, J Lynn</b> , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 115 North Pennsylvania, Suite 1154, Indianapolis IN 46204    317/636-4491	1977
<b>Patrizi, B.J.</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , Actuarial Consultants Inc, 2586 West 4700 South, Suite 115, Salt Lake City UT 84118    801/968-6838	1966	<b>Peacock, Willard W</b> , (A.C.A.S.), <i>Insurance Industry Consultants</i> , One Perimeter Way, Suite 500, Atlanta GA 30339    404/951-2782	1979
<b>Patrylak, Stephen</b> , (E.A.), <i>President</i> , National Actuarial Consultants Ltd, 980 Old York Road, Suite 203, Abington PA 19001    215/572-8880	1981	<b>Peacocke, Sidney W</b> , <i>Associate Actuary</i> , Business Men's Assurance Co, Box 458, Kansas City MO 64141    816/753-8000	1969
<b>Patterson, David M</b> , (A.C.A.S.), <i>Vice President</i> , Tillinghast Nelson & Warren, 722 Post Road, Darien CT 06820    203/655-9791	1980	<b>Peacor, C Norman</b> , (F.S.A.), <i>Executive Vice President &amp; Chief Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111    413/788-8411	1965
<b>Patterson, Denise I</b> , (M.C.A., A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 233 South Wacker Drive, Suite 3600, Sears Tower, Chicago IL 60606    312/876-2000	1984	<b>Peake, Sharon A</b> , (F.S.A., E.A.), <i>Actuary</i> , Wells Fargo Bank, B A #1115 MAC #0106-297, 425 Market Street 29th Floor, San Francisco CA 94105    415/396-5349	1984
<b>Patterson, Paul J</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101    206/624-7940	1979	<b>Pearce, Richard D</b> , (E.A.), <i>Vice President</i> , John J Pearce & Company Inc, 711 King Street, Wilmington DE 19801    302/656-1763	1980
<b>Patterson, Peter</b> , (F.S.A.), <i>Executive Vice President</i> , Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7    416/947-3800	1977	<b>Peard, James Gordon</b> , (A.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 200 West Madison Street, Chicago IL 60606    312/781-0300	1982
<b>Patterson, W Donald</b> , (F.S.A.), 93 Glenview Avenue, Toronto ON Canada M4R 1P9	1966	<b>Pearl, Marc B</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Associate Actuary</i> , Continental Insurance, Two Corporate Place South, Piscataway NJ 08854    201/981-4050	1979
<b>Pattison, Edgar W</b> , (F.S.A.), <i>Executive Vice President</i> , American United Life Insurance Co, One American Square, Box 368, Indianapolis IN 46206    317/263-1684	1966	<b>Pearlman, Bernard</b> , (E.A.), <i>Executive Vice President</i> , Employers Planning Corporation, 1371 Morris Avenue, Union NJ 07083    201/686-3880	1976
<b>Patz, Lawrence C</b> , (A.S.A.), <i>Senior Vice President &amp; Actuary</i> , Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301    603/224-7741	1966	<b>Pearsall, Donald M</b> , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117    617/421-2928	1968
<b>Patzman, Stephen N</b> , (F.S.A.), <i>Vice President &amp; Life Actuary</i> , USAA Life Insurance Company, USAA Building, San Antonio TX 78288    512/690-5516	1977	<b>Pearson, John S, Jr.</b> , (F.S.A.), <i>Consulting Actuary</i> , 3708 SW 50th Avenue, Portland OR 97221    503/292-6441	1969
<b>Paul, Abe</b> , (A.S.A.), <i>Manager</i> , Confederation Life Insurance Co, 280 Interstate North, PO Box 105103, Atlanta GA 30348    404/953-5288	1984	<b>Pearson, Margaret C</b> , (E.A.), <i>Actuary</i> , QPS Inc, 253 Broadway, New York NY 10007    212/594-9200	1976
<b>Paul, Barry</b> , (F.S.A.), <i>Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South G6B, Northbrook IL 60062    312/291-7653	1981	<b>Pearson, Margaret E</b> , (F.S.A., E.A.), Milliman & Robertson Inc, One Main Place, 101 SW Main, Suite 925, Portland OR 97204    503/227-0634	1977
<b>Paul, Jack Philip</b> , (A.S.A.), <i>Actuarial Assistant</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103    215/568-5935	1982	<b>Pearson, Patricia M</b> , (A.S.A.), <i>Pension Actuarial Assistant</i> , Standard Insurance Co, 1100 SW Sixth Street, Portland OR 97204    503/248-2901	1981
<b>Pauley, Barton S</b> , (F.S.A.), 2250 Eastridge Avenue, Menlo Park CA 94025	1965	<b>Pearson, Raymond G</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , Pearson Actuarial Services Inc, 60 Court Street, Whitman MA 02382    617/447-0427	1965
<b>Pauley, Stephen R</b> , (E.A.), <i>Manager, Administration Service</i> , Erickson Michaels & Swento Inc, 10300 North Central Expressway, Dallas TX 75231    214/696-4400	1985	<b>Pearson, Richard D</b> , (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203    414/273-1046	1978
<b>Paull, Marvin J</b> , (F.S.A., F.A.), <i>Consulting Principal</i> , A S Hansen Inc, 911 Wilshire Boulevard, Los Angeles CA 90017    213/629-4141	1968	<b>Pease, Jerrilyn D</b> , (F.S.A.), <i>Assistant Director of Taxes</i> , CIGNA Corp, Hartford CT 06152    203/726-7825	1978
<b>Pavel, David</b> , (A.S.A., F.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020    212/536-3273	1980	<b>Peavy, Mark D</b> , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 815 South Main, IBM Building - Suite 200, Jacksonville FL 32207    904/398-5661	1984
<b>Pawelko, Robert L</b> , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , A S Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015    312/234-3400	1971	<b>Pebly, Robert R</b> , (E.A.), <i>Corporate Secretary</i> , Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, Box 3149, Lancaster PA 17604    717/397-2751	1968
<b>Paxton, William G</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037    313/357-4800	1969	<b>Peck, Jonathan K</b> , (A.S.A.), 190 North Spruce Street, Ramsey NJ 07446	1966
<b>Paydos, Charles J</b> , (F.S.A.), <i>Senior Vice President</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115    203/275-5000	1970	<b>Peck, Larry A</b> , (A.S.A.), <i>Senior Actuarial Analyst</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8    416/928-5789	1982

	Admitted		Admitted
<b>Peel, Jerald P</b> , <i>President, J Peel Associates, 10427 Longwood Lane, Oak Lawn IL 60453 312/423-4225</i>	1966	<b>Pepper, David F</b> , <i>(E.A.), Actuary, Benefit Service Corporation, 577 Industry Drive, Seattle WA 98188 206/575-4350</i>	1976
<b>Pei, Kai-Jaung</b> , <i>(A.C.A.S., A.S.A.), Director, Actuarial Services, Reinsurance, Allstate Life Insurance Co, Two Allstate Commercial Plaza, 51 West Higgins Road, South Barrington IL 60010 312/551-2732</i>	1982	<b>Pepper, Martin</b> , <i>(F.S.A., E.A.), Principal, Coopers &amp; Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/489-1100</i>	1982
<b>Pierce, Charles A</b> , <i>(F.S.A., E.A.), Senior Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6437</i>	1965	<b>Pepper, Ron W</b> , <i>(A.S.A.), Senior Vice President, Marketing, North West Life Assurance Co, 595 Howe Street, Vancouver BC Canada V6C 2T5 604/689-1211</i>	1979
<b>Pelant, James C</b> , <i>(E.A.), Vice President, Advance Retirement Systems Corporation, 468 Pennfield Place, Thousand Oaks CA 91360 805/496-1069</i>	1976	<b>Perisho, Ray M</b> , <i>(F.S.A.), Vice President, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500</i>	1974
<b>Pelcyger, Frank</b> , <i>(A.S.A., E.A.), President, E.P. Legal &amp; Actuarial Pension Services Inc, 39 Division Street, East Berlin CT 06023 203/677-0019</i>	1976	<b>Perkins, Alfred W</b> , <i>(A.S.A., E.A.), PO Box 149, Brooksville ME 04617</i>	1966
<b>Pelletier, Charles Albert</b> , <i>(A.C.A.S.), Actuarial Analyst, United Services Auto Association, USAA Building, San Antonio TX 78288 512/690-4632</i>	1983	<b>Perkins, Andrew M</b> , <i>(F.S.A.), Second Vice President &amp; Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3977</i>	1977
<b>Peltier, Mary Ann H</b> , <i>(F.S.A.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-4538</i>	1985	<b>Perkins, Ann</b> , <i>(F.S.A., E.A.), Consultant, 3584 Northome Road, Deephaven MN 55391 612/473-3955</i>	1973
<b>Pence, Arlen F</b> , <i>(A.S.A.), Policy Service - Manager, Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5812</i>	1979	<b>Perkins, Carol L</b> , <i>(A.S.A.), Actuarial Associate, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5107</i>	1985
<b>Pence, Clifford A, Jr.</b> , <i>(A.C.A.S.), Assistant Manager, Statistical-Actuarial, Kemper Group, Long Grove IL 60049 312/540-3355</i>	1985	<b>Perkins, Jon Ward</b> , <i>(E.A.), Actuarial Advisor, Towers Perrin Forster &amp; Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5745</i>	1978
<b>Penchas, Simon</b> , <i>Broad Street 33, Apt 14, Freehold NJ 07728</i>	1966	<b>Perkins, Robert E</b> , <i>(F.S.A., E.A.), Consulting Actuary, The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-1500</i>	1972
<b>Pendleton, Franklin D</b> , <i>(F.C.A., F.S.A., E.A.), Partner, Bryan Pendleton Swarts &amp; McAllister, 4205 Hillsboro Road, Suite 200, Nashville TN 37215 615/385-1640</i>	1969	<b>Perlitz, Arnold C</b> , <i>(A.S.A.), Assistant Actuary, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411</i>	1980
<b>Pendleton, Janet A</b> , <i>(F.S.A.), General Director, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-4924</i>	1980	<b>Perlstein, Philip M</b> , <i>(F.S.A.), 11 Cunningham Drive, West Orange NJ 07052 201/736-9463</i>	1965
<b>Penick, R Douglas</b> , <i>(F.S.A.), Senior Vice President &amp; Chief Actuary, Durham Life Insurance Co, PO Box 27807, Raleigh NC 27611 919/782-6110</i>	1972	<b>Perreault, Stephen L</b> , <i>(F.C.A.S.), Assistant Vice President, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4803</i>	1970
<b>Peninger, Michael J</b> , <i>(F.S.A.), Senior Actuarial Officer, Western Life Insurance Co, PO Box 43271, St Paul MN 55164 612/738-4000</i>	1981	<b>Perrine, Daniel E</b> , <i>(F.S.A., M.C.A., E.A.), Director of Actuarial Services, Berman Koerner Silberberg PC, 33 Irving Place, New York NY 10003 212/460-8600</i>	1980
<b>Penn, Harold W</b> , <i>(F.S.A., E.A.), Consulting Actuary, 4253 Still Meadow Lane, W Bloomfield MI 48033 313/626-8159</i>	1971	<b>Perrott, Godfrey</b> , <i>(F.S.A.), Executive Vice President, M &amp; R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970</i>	1973
<b>Pennell, Truman K</b> , <i>(A.S.A.), Actuarial Assistant, William M Mercer-Meidinger Inc, 2323 Bryan Street, PO Box 150, Dallas TX 75201 214/651-1184</i>	1985	<b>Perry, Eric W</b> , <i>(A.S.A.), Actuary, Mutual Protective Insurance Co, 1515 South 75th Street, Omaha NE 68124 402/391-6900</i>	1982
<b>Penney, Don E</b> , <i>6327 Cocoa Lane, Apollo Beach FL 33570 813/645-2471</i>	1971	<b>Perry, Robert C</b> , <i>(F.S.A., A.C.A.S.), 5090 North Northridge Circle, Tucson AZ 85718</i>	1965
<b>Penniman, Kent T</b> , <i>(A.C.A.S.), Actuary, AGWAY Insurance Company, 5814 Bridge Street, East Syracuse NY 13057 315/477-7721</i>	1979	<b>Peruzzo, Albert L</b> , <i>(A.S.A.), Actuarial Assistant, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4160</i>	1982
<b>Pennington, Thomas K, Sr.</b> , <i>(F.S.A.), Executive Vice President &amp; Actuary, Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/868-3200</i>	1965	<b>Pescirile, Joseph D</b> , <i>Vice President, Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Towson MD 21204 301/494-5770</i>	1984
<b>Pennisten, John W</b> , <i>(A.S.A., E.A.), 135 Willow Street, Apt 711, Brooklyn NY 11201 718/237-1777</i>	1982	<b>Pessin, Katherine Gergely</b> , <i>(F.S.A., F.A.), Consultant, Towers Perrin Forster &amp; Crosby, One Boston Place, Boston MA 02108 617/523-6200</i>	1980
<b>Penrose, Clement B</b> , <i>(F.S.A.), Vice President &amp; Corporate Actuary, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92663 714/640-3449</i>	1965	<b>Pestal, Charles F</b> , <i>(F.S.A.), 6228 Ewing Avenue South, Minneapolis MN 55410 612/927-6382</i>	1965
<b>Pepe, W Dennis</b> , <i>(F.S.A.), Vice President, Reinsurance, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5329</i>	1979	<b>Peterman, Donna S</b> , <i>(A.S.A.), Associate Actuary, Great Southern Life Insurance Co, PO Box 1972, Houston TX 77251 713/552-4665</i>	1982

	Admitted		Admitted
<b>Peters, Barbara L.</b> , (F.S.A.), <i>Actuary</i> , Montgomery Ward Life Insurance Co, 200 North Martingale Road, Schaumburg IL 60194 312/490-4714	1982	<b>Peterson, Richard P.</b> , (F.S.A., E.A.), <i>President</i> , Professional Consultants International, PO Box 1282, Des Moines IA 50305 515/255-4519	i 1965
<b>Peters, Benjamin George</b> , (A.S.A.), <i>Assistant Life Actuary</i> , Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Box 2165, Southfield MI 48037 313/357-4800	1981	<b>Peterson, Ronald K.</b> , (F.S.A.), <i>Assistant Vice President, Reinsurance</i> , Security Life of Denver, 900 Security Life Building, Denver CO 80202 303/534-1861	1977
<b>Peters, Carl</b> , (F.S.A., E.A.), <i>Second Vice President, Reinsurance Sales</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5579	1966	<b>Peterson, Stephen G.</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>Peters, Edward J.</b> , (F.C.A., E.A.), <i>President &amp; Chief Actuary</i> , Edward J Peters & Associates Inc, 3550 Washington Boulevard, Indianapolis IN 46205 317/923-6336	1965	<b>Peterson, Steven J.</b> , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7361	1985
<b>Peters, Franklin E.</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , The Pentad Corp, 260 Bear Hill Road, Waltham MA 02154 617/890-1780	1971	<b>Petertil, Jeffrey P.</b> , (A.S.A.), A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1980
<b>Peters, Karen A.</b> , (E.A.), <i>Enrolled Actuary</i> , Century Pension Consultants, 15910 Ventura Boulevard, Suite 1801, Encino CA 91436 818/783-4850	1985	<b>Petit, Charles I.</b> , (A.C.A.S.), <i>Associate Actuary</i> , John Deere Insurance Co, 34th Avenue & 80th Street, Moline IL 61265 309/752-6882	1980
<b>Peters, Lawrence R.</b> , (E.A.), <i>Consultant</i> , A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400	1984	<b>Petlick, Steven</b> , (F.C.A.S.), <i>Director of Financial Planning &amp; Research</i> , Royal Insurance Company, 150 William Street, New York NY 10038 212/553-4229	1978
<b>Petersen, Bruce A.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1979	<b>Petrelli, Joseph L.</b> , (M.C.A., A.C.A.S.), 3591 Grafton Avenue, Columbus OH 43220 614/457-6253	1980
<b>Petersen, Gary L.</b> , (M.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, 3550 North Central Avenue, Suite 800, Phoenix AZ 85012 602/279-3600	1983	<b>Petroff, Pamela M.</b> , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Company, One Post Street, Suite 600, San Francisco CA 94104 415/986-6568	1983
<b>Petersen, Jerry T.</b> , (F.C.A., E.A.), <i>Consulting Actuary</i> , 20 East 35th Street, New York NY 10016 212/683-8638	i 1970	<b>Petry, Paul E.</b> , (F.S.A.), <i>Senior Vice President</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500	1977
<b>Petersen, Loren V.</b> , (A.S.A.), 701 Danville Drive, Lincoln NE 82001	1982	<b>Pettengill, Daniel W.</b> , (F.S.A.), 1028 Farmington Avenue, Apt 3A, W Hartford CT 06107	1965
<b>Peterson, Bert H.</b> , (F.S.A., E.A.), <i>Consulting Principal</i> , A S Hansen Inc, Atlanta Gas Light Tower, Suite 800, Atlanta GA 30303 404/521-1539	1979	<b>Pettersen, Herbert C.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , 23 West 4th Street, Suite 605, Tulsa OK 74103 918/592-3690	1965
<b>Peterson, Davis E.</b> , (A.S.A.), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040	1983	<b>Pettey, G C, III</b> , (E.A.), <i>President</i> , Custom Benefit Services Inc, 2205 Hancock Drive, Austin TX 78756 512/454-8712	1976
<b>Peterson, Dennis K.</b> , (F.S.A.), <i>Assistant Vice President &amp; Managing Actuary</i> , Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7006	1977	<b>Petz, Earl F.</b> , (F.C.A.S.), <i>Actuary</i> , Kemper Group, Long Grove IL 60049 312/540-2439	1965
<b>Peterson, Donald L.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Senior Associate Actuary</i> , Woodmen Accident & Life, PO Box 82288, Lincoln NE 68501 402/476-6500	1977	<b>Peyser, Paul M.</b> , (A.S.A.), <i>Assistant Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, Room 1052, New York NY 10010 212/576-4751	1982
<b>Peterson, Donald M.</b> , (F.S.A., E.A.), <i>President</i> , Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100	1966	<b>Pfanstiel, Ronald E.</b> , (F.S.A.), <i>President</i> , Underwriters & Management Services Inc, 3600 Woodview Trace, Indianapolis IN 46268 317/872-4442	1980
<b>Peterson, Gary N.</b> , (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7106	1979	<b>Pfarrer, Louis W.</b> , (F.C.A.), <i>Consulting Actuary</i> , 2058 Kearney Street, Denver CO 80207 i 1965	
<b>Peterson, Kris E.</b> , (F.S.A.), Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1978	<b>Pfefferle, Frederick P.</b> , (E.A.), <i>Senior Calculation Consultant</i> , Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/966-3052	1977
<b>Peterson, Larry R.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1977	<b>Pfeiffer, Martin J.</b> , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/231-7655	1982
<b>Peterson, R Larry</b> , (F.S.A.), <i>Associate Actuary</i> , Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811	1971	<b>Pflum, Roberta J.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2807	1980
		<b>Phan, Dung Anh</b> , (A.S.A.), <i>Senior Actuarial Assistant</i> , Allstate Life Insurance Co, Allstate Plaza South, G4B, Northbrook IL 60062 312/291-6654	1983
		<b>Pharr, Joe B.</b> , (F.C.A., F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Suite 2000, Atlanta GA 30026 404/261-5420	1967

	Admitted		Admitted
<b>Phelps, John</b> , (F.S.A.), 1910 Cortez Avenue, Escondido CA 92026	i 1965	<b>Piacenti, Ronald C</b> , (F.S.A., E.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1600 American Tower, LB160, Dallas TX 75201	1983 214/922-0100
<b>Phelps, Kathleen A</b> , (F.S.A., E.A.), <i>Consultant</i> , William M Mercer-Meidinger Inc, One West Main Street, Rochester NY 14614    716/325-2870	1980	<b>Piano, Jon M</b> , (F.S.A., E.A.), <i>Assistant Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010    212/578-5972	1969
<b>Philbrick, Harold F</b> , (F.S.A., E.A.), PO Box 137, W Hyannisport MA 02672	i 1965	<b>Piazza, Richard N</b> , (A.C.A.S.), <i>Knowledge Engineer</i> , Syntelligence, 1000 Hamlin Court, Sunnyvale CA 94089    408/745-6666	1979
<b>Philbrick, Polly G</b> , (A.C.A.S.), 95 Brookmoor Road, Avon CT 06001	1981	<b>Picard, Charles H, Jr.</b> , (A.S.A.), <i>Actuary</i> , Cybertek Computer Products, 6133 Bristol Parkway, Culver City CA 90230    213/649-2450	1983
<b>Philbrick, Stephen W</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, One Mill Pond Lane, Simsbury CT 06070-2429    203/651-3761	1979	<b>Piccolo, Gary M</b> , (F.S.A.), <i>Second Vice President, Group Pensions</i> , Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122 207/780-2628	1982
<b>Phillips, Julia T</b> , (A.S.A.), <i>Staff Actuary - Group</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164    612/738-4011	1983	<b>Pickering, Joseph R</b> , (F.S.A.), 4090 North Camino Ferreo, Tucson AZ 85715    602/577-2470	i 1965
<b>Phillippi, William R</b> , (A.C.A.), 428 Clifton Drive, Camden AL 36726	1966	<b>Pickering, Victoria Lee</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Acacia Group, 51 Louisiana Avenue NW, Washington DC 20001 202/628-4506	1983
<b>Phillips, David E</b> , (F.S.A.), <i>Associate Controller</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701    309/766-5148	1970	<b>Pieper, Wesley Alan</b> , (A.S.A., E.A.), <i>Benefits Consultant</i> , Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105    314/862-7611	1982
<b>Phillips, Dick L</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081    214/699-2700	1972	<b>Pierce, John</b> , (F.C.A.S.), <i>Consulting Actuary</i> , 1241 Tyrell, Park Ridge IL 60068    312/692-5284	1980
<b>Phillips, Hal B, Jr.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Jefferson Standard Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2496	1976	<b>Pierce, Robert D</b> , 1286 Collins, Topeka KS 66604	i 1967
<b>Phillips, Herbert J</b> , (F.C.A.S.), <i>Senior Vice President &amp; Chief Actuary</i> , Insurers Advisory of Canada, 180 Dundas Street West, Toronto ON Canada M5G 1Z9 416/597-1200	1965	<b>Pierce, Susan E</b> , (A.S.A.), <i>Actuarial Associate</i> , New England Mutual Life Insurance Co, Group Life/Health Actuarial, 399 Boylston Street, Boston MA 02117    617/578-1847	1983
<b>Phillips, Howard M</b> , (F.S.A., E.A.), <i>President</i> , Consulting Actuaries Inc, 60 Route 46, Box 1269, Fairfield NJ 07007    201/575-1100	1967	<b>Piersol, Kim E</b> , (F.C.A.S.), <i>Senior Manager</i> , CNA Insurance, CNA Plaza, Chicago IL 60685 312/822-4923	1980
<b>Phillips, Jimmy E</b> , (F.S.A.), <i>Senior Vice President - Administration</i> , Southern Life & Health Insurance Co, 2101 Highland Avenue, Birmingham AL 35201 205/933-1160	1971	<b>Pierson, Frank D</b> , (F.C.A.S.), <i>Actuary</i> , John Hancock Reassurance Co, John Hancock Place, Boston MA 02117    617/536-3111	1983
<b>Phillips, John B</b> , (E.A.), <i>Partner</i> , Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3225	1976	<b>Pike, Albert, III</b> , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , Edward H Friend & Co. Division of Johnson & Higgins, 1800 K Street NW, Suite 500, Washington DC 20006    202/785-9080	1971
<b>Phillips, John H</b> , (A.C.A.S.), 915 Steuben Street, Wausau WI 54401	i 1966	<b>Pike, Bertram N</b> , (F.S.A.), <i>Executive Vice President</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6166	1965
<b>Phillips, Nicholas Joseph</b> , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Lincoln Center, Syracuse NY 13202    315/474-8541	1981	<b>Pike, Morris</b> , (A.C.A.S., A.S.A.), 16 Sparrow Circle, White Plains NY 10605    914/948-5282	i 1966
<b>Phillips, Robert C</b> , (A.S.A., E.A.), <i>Vice President &amp; Director</i> , Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016    212/309-3720	1968	<b>Pikelyn, Michael</b> , (F.S.A., E.A.), <i>Corporate Benefits Manager</i> , Hartmarx Corporation, 101 North Wacker Drive, Chicago IL 60606    312/372-6300	1976
<b>Phillips, Thomas A</b> , (F.S.A.), <i>Associate Actuary</i> , Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49017    616/968-5718	1979	<b>Pilewicz, Paula M</b> , (E.A.), <i>District Manager, Benefit Planning &amp; Analysis</i> , American Telephone & Telegraph Co, 550 Madison Avenue, Room 1037, New York NY 10022    201/562-2029	1977
<b>Phillips, W David</b> , (F.S.A.), <i>Associate Actuary</i> , Old American Insurance Company, 4900 Oak Street, PO Box 573, Kansas City MO 64141    816/753-4900	1979	<b>Pilgrim, James W</b> , (F.S.A.), <i>Vice President</i> , Frankona America Life Reassurance, 73 Burnwood Drive, Bloomfield CT 06002    203/242-0380	1968
<b>Phillips, Walter Joseph</b> , (F.S.A.), <i>Associate Actuary</i> , The Signature Group, 200 North Martingale Road, Schaumburg IL 60194    312/490-4788	1982	<b>Pillar, David G</b> , (F.S.A.), <i>Senior Vice President &amp; Treasurer</i> , Midwestern United Life Insurance Co, 7551 West Jefferson Blvd, Fort Wayne IN 46804 219/432-1551	1972
<b>Phillips, William A</b> , (F.S.A.), <i>Second Vice President &amp; Actuary</i> , Prod Development, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2318	1979	<b>Pillard, Joy</b> , (F.S.A.), <i>Assistant Vice President &amp; Assistant Actuary</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2156	1980
<b>Phillips, Wm Harold</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Insurance Services, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919    414/734-5721	1965		

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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, (F.S.A.), Consulting Actuary, Boatright & Associates, 3102 Ambrose Avenue, Nashville TN 37207 615/288-8000	1965
Pines, Gary A, (F S.A , E A.), Consultant, Towers Perrin Forster & Crosby, 200 West Madison Avenue, Suite 3300, Chicago IL 60606 312/781-0335	1973
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
Pinzur, Laurence, (F S A , E.A.), Consultant, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1983
Piper, Kurt Frederic, (A.S.A., E A ), Vice President & Senior Actuary, National Associates Inc, 800 Pepperdine University Plz, 3415 Sepulveda, PO Box 34080, Los Angeles CA 90034 213/390-8801	1980
Pirog, Louis M, (F S A.), Associate 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 27614 919/846-7496	1980
Pisula, Michael L, (A.S A , E.A.), Group Actuary, Hallwell & Associates Inc, The Century Building, 130 Seventh Street, Suite 300, Pittsburgh PA 15222 412/288-0822	1983
Pitoniak, Marc F, (F S.A.), Actuary - Annuity, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-5232	1980
Pittman, David B, (A S A ), Associate Actuary, Durham Life Insurance Co, PO Box 27807, Raleigh NC 27611 919/782-6110	1979
Pitts, Richard D, (F.S.A.), Assistant Vice President & Associate Actuary, Continental American Life Insurance, PO Box 15750, Wilmington DC 19850 302/454-5000	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, A S Hansen Inc, Lake Cook Office, 1417 Lake Cook Road, Deerfield IL 60015 312/273-2345	1976
Plank, Diane K, (F.S.A., E.A ), Actuary, The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1972
Plimpton, Henry A, (A.S.A., E. A.), 1750 Benjamin Franklin Drive, Apt 6G, Sarasota FL 33577	1966
Plisky, John C, (F.S.A , E.A.), President, John Plisky Associates, 416 East Main Street, Manasquan NJ 08736 201/223-5825	1973
Ploss, Harry, (F.S A.), Vice President & Actuary, Financial Institution, John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178 305/594-3212	1978
Plumley, Peter W, (F S A.), Consulting Actuary, 17 Fast Division Street, Chicago IL 60610 312/642-6361	1965
Plunkett, Richard, (F C A.S ), Assistant Actuary, Colonial Penn Life Insurance Co, Five Penn Center, Philadelphia PA 19081 215/988-7923	1985
Plush, Richard F, (F.S.A ), Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-6325	1979
Podrebarac, Frank W, (F.S.A., F 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 Inc, PO Box 27506, Richmond VA 23261 804/285-7385	1984
Pogue, Beverly S, (A.S.A.), Assistant Vice President & Assistant Actuary, Standard Life Insurance Co, PO Box 1729, Jackson MS 39205 601/948-5300	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 55075 612/227-8000	1980
Poland, Jeffrey D, (E A ), 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, 10960 Wilshire Boulevard, Suite 2300, Los Angeles CA 90024 213/477-2920	1976
Polchert, Paul F, (F S A., M.C A., E.A.), Managing Director, Compensation & Capital Inc, 20 North Wacker Drive, Suite 3400, Chicago IL 60606 312/332-4420	1978
Polevoff, Jacob, (F.S.A ), Associate Actuary, MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2410	1979
Polilli, Robert J, (F.S.A ), Vice President & Actuary, Colonial Penn Life Insurance Co, Five Penn Center Plaza, Philadelphia PA 19181 215/988-3699	1978
Polisner, Dennis M, (F.S.A., E.A.), Principal, Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601 312/938-1000	1972
Polk, Ken E, (F.S.A., E A.), Consulting Actuary, Towers Perrin Forster & Crosby, 1600 Americas Tower, 2323 Bryan Street, Dallas TX 75201 214/922-0100	1975
Polkinghorn, Philip K, (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 815 South Main Street, Suite 200, IBM Building, Jacksonville FL 32207 904/398-5661	1982
Pollack, Robert, (F C.A S ), Investment Advisor, 6 South Bryn Mawr Avenue, Bryn Mawr PA 19010 215/527-5187	1965
Pollard, Frank H, (F.S.A.), Actuary, M & R Services Incorporated, 1326 5th Avenue, Suite 530, Seattle WA 98101 206/624-7970	1979
Pollard, James H, (F A ), President, James H Pollard & Associates, One Investment Place, Suite 404, Baltimore MD 21204 301/825-8181	1976
Pollard, Richard J, (A.S.A.), Vice President, Lord & Ware Inc, 124 North McDonough Street, Suite 107, Jonesboro GA 30236 404/471-1916	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, Hartford Life Insurance Co, PO Box 2999, Hartford CT 06104-2999 203/683-8961	1972
Pollock, Davis A, (F.S.A ), Senior Vice President Group, Central Life Assurance Co, PO Box 5099, Madison WI 53705 608/238-5841	1972

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<b>Pollock, Robert Brian</b> , (F.S.A.), <i>Senior Actuarial Officer</i> , Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4354	1981	<b>Potter, John A</b> , (A.C.A.S.), <i>Actuarial Analyst</i> , Shand Morahan & Company Inc, Shand Morahan Plaza, Evanston IL 60201 312/866-2800	1979
<b>Pond, Donald H</b> , (F.S.A., E.A.), <i>Senior Vice President</i> , Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1975	<b>Potter, Robert A</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Integon Life Insurance Corp, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2482	1980
<b>Ponzini, John J</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1977	<b>Potts, Grier D</b> , (F.S.A.), <i>Vice President, Compensation &amp; Benefits</i> , MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2380	1966
<b>Poon, Patrick S C</b> , (A.S.A.), <i>Regional Vice President</i> , American International Assurance Co Ltd, One Stubbs Road, 77th Floor, AIA Building, Hong Kong Hong Kong 005/832-1555	1981	<b>Potts, Lionel A</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/887-7000	1966
<b>Poortvliet, William G</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5945	1966	<b>Poucher, Ralph I</b> , (E.A.), 725 Foulkstone Road, Wilmington DE 19803	1969
<b>Pope, Roberto E</b> , (F.S.A.), <i>Consulting Actuary</i> , 324 Second Avenue, New York NY 10003 212/673-1747	1968	<b>Poulin, Claude</b> , (F.S.A., F.A.), <i>President</i> , Poulin Associates Inc, 2550 M Street NW, Suite 405, Washington DC 20037 202/293-0630	1972
<b>Popiel, Robert P</b> , (F.S.A.), <i>President</i> , Popiel & Associates Inc, 192 Third Avenue, Westwood NJ 07675 201/666-5156	1979	<b>Poulos, Bryan K</b> , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, Four Allen Center, Suite 830, 1400 Smith Street, Houston TX 77002 713/658-8451	1980
<b>Poplaski, Joseph John</b> , (F.S.A., E.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/421-6671	1981	<b>Poulos, William K</b> , 6038 North Kilbourn Avenue, Chicago IL 60646	1966
<b>Poppel, Deborah Adler</b> , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2466	1980	<b>Powell, Alwyn V</b> , (A.S.A.), <i>Consulting Actuary</i> , A V Powell & Associates Inc, 40 Marietta Street NW, Suite 1320, Atlanta GA 30303-2812 404/688-8385	1981
<b>Port, Rhonda D</b> , (A.C.A.S.), <i>Actuarial Associate</i> , Metropolitan Property & Liability Insurance Co, 700 Quaker Lane, Warwick RI 02887 401/827-3129	1984	<b>Powell, Clifford K</b> , (A.S.A.), <i>Actuary</i> , Humana Inc, 500 West Main Street, 20th Fl, PO Box 1438, Group Health Div, Louisville KY 40202-1438 502/580-2030	1979
<b>Porter, Ernest R</b> , <i>President</i> , Unigard Olympic Life Insurance Co, 15805 NE 24th Street, PO Box C90055, Bellevue WA 98008 206/643-3962	1966	<b>Powell, David S</b> , (A.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V, Suite 350, Dallas TX 75231 214/363-2451	1975
<b>Porter, Eugene F</b> , (F.S.A.), <i>Senior Vice President, Insurance Operations</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1966	<b>Powell, George D</b> , (F.S.A.), <i>Assistant Vice President, Data Processing</i> , Confederation Life Insurance Co, 280 Interstate North, Suite 400, Atlanta GA 30348 404/953-5180	1982
<b>Porter, Kenneth W</b> , (E.A.), <i>Chief Actuary &amp; Manager</i> , E.I du Pont De Nemours & Co, 1007 Market Street, Finance Department N-10506, Wilmington DE 19898 302/774-5917	1978	<b>Powell, Jerome M</b> , (F.S.A.), <i>Consulting Actuary</i> , 130 Winding River Road, Needham MA 02192 617/235-0711	1965
<b>Porter, Lee B</b> , <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Avenue NW, Room 2557, Washington DC 20224 202/566-4220	1971	<b>Powell, John F</b> , (A.S.A.), <i>Assistant Actuary</i> , Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1926	1983
<b>Porter, William A</b> , (F.S.A., E.A.), <i>Security Administrators Inc</i> , PO Box 1625, Binghamton NY 13902-1625 607/723-3551	1965	<b>Powell, John H</b> , 17403 Plaza Dolores, San Diego CA 92128	1965
<b>Porterman, Neill W</b> , (F.C.A.S.), <i>Vice President</i> , PRP Investments, PO Box 564, McKinney TX 75069 214/548-0139	1966	<b>Powell, Robert W</b> , (E.A.), <i>President</i> , Robert W Powell & Associates Inc, 9219 Katy Freeway, Suite 183, Houston TX 77024 713/932-6664	1976
<b>Porto, Edward J</b> , (F.S.A.), <i>Actuary</i> , Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6612	1965	<b>Powell, Steven D</b> , (F.S.A.), <i>Insurance Products Actuary</i> , Kemper Investors Life Insurance Co, 120 South LaSalle Street, Chicago IL 60603 312/845-1253	1982
<b>Posa, Richard R</b> , (F.S.A.), <i>Assistant Actuary</i> , Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431	1979	<b>Powell, Thomas C</b> , (F.S.A.), <i>Consulting Actuary</i> , 6755 Madrid Avenue, Jacksonville FL 32217 904/731-4276	1984
<b>Poston, Elizabeth C</b> , (F.C.A., E.A.), <i>Managing Principal</i> , A S Hansen Inc, 1730 M Street NW, Suite 808, Washington DC 20036 202/452-0555	1971	<b>Powers, David A</b> , (E.A.), <i>Executive Director</i> , Fire & Police Pension Association, 720 South Colorado Boulevard, Suite 800, Denver CO 80222 303/758-4844	1976
<b>Potok, Charles M</b> , (A.C.A.S.), <i>Vice President - Chief Operating Officer</i> , Companion P & C Insurance Co, 1-20 East at Alpine Road, Columbia SC 29219 803/736-2667	1979	<b>Pozzi, James E</b> , (F.S.A.), <i>Vice President &amp; Associate Actuary</i> , American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/766-6494	1977
		<b>Prager, Frank A</b> , (A.S.A., E.A.), <i>Senior Vice President - Actuarial</i> , American Actuaries Inc, 146 Monroe Center NW, Suite 800, Grand Rapids MI 49503 616/459-1050	1981

	Admitted		Admitted
<b>Prange, Louis G.</b> , (A.S.A., E.A.), <i>Benefit Consultant &amp; Actuary</i> , 1015 Locust Street, Suite 1036, St Louis MO 63101 314/231-5648	1979	<b>Prien, Barthus</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , Prien Associates Inc, 500 Newport Center Drive, Suite 450, Newport Beach CA 92660 714/759-1333	1965
<b>Pratt, Hunter D.</b> , (F.S.A., E.A.), <i>Partner</i> , Bryan Pendleton Swats & McAllister, PO Box 16487, Jackson MS 39236 601/981-2155	1977	<b>Primmer, Roger L.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1972
<b>Pratt, John William</b> , (A.S.A.), <i>Actuarial Assistant</i> , Canada Life Assurance Co, 6201 Powers Ferry Road, Suite 600, Atlanta GA 30339 404/953-1959	1981	<b>Pritchard, Dennie W.</b> , (F.S.A.), <i>Second Vice President/Actuary</i> , Life Insurance Co of Virginia, 6610 West Broad Street, PO Box 27601, Richmond VA 23261 804/281-6255	1978
<b>Pratt, Joseph J.</b> , (F.C.A.S.), <i>Actuary</i> , Automobile Club of Southern California, 2601 South Figuerola Street, Los Angeles CA 90007 213/741-4766	1980	<b>Probst, Charles E.</b> , (F.S.A., E.A.), 30 Northwoods Road, Radnor PA 19087 215/687-6246	i 1965
<b>Pratt, William S. II</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Financial Officer</i> , Cybertek Computer Products, 6133 Bristol Parkway, Culver City CA 90230 213/649-2450	1975	<b>Proffer, Carol W.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 2460 Pershing Road, Suite 500, Kansas City MO 64108 816/474-0666	1980
<b>Pray, David W.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/845-6181	1972	<b>Projector, Murray</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , 776 Scripps Drive, Claremont CA 91711 714/624-1076	1965
<b>Preble, W James</b> , (F.S.A.), <i>Senior Vice President</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3211	1965	<b>Prokopow, Michael J.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Sears Tower, Suite 5600, 233 South Wacker Drive, Chicago IL 60606 312/876-2000	1979
<b>Presberg, Robert N.</b> , (E.A.), <i>Enrolled Actuary</i> , Integrated Financial, 16530 Ventura Boulevard, Encino CA 91436 213/872-0555	1983	<b>Proulx, Anthony G.</b> , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/421-6833	1982
<b>Presley, Philip O.</b> , (F.C.A.S., F.C.A.), <i>President</i> , Presley & Associates Inc, J D Center, RFD 4, Hudson NH 03051 603/880-6501	1969	<b>Prouty, William C.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1965
<b>Presley, T Michael</b> , (F.S.A.), <i>Associate Actuary</i> , Group Insurance, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202 205/325-2752	1979	<b>Pruiksma, Glenn J.</b> , (F.C.A.S., A.S.A.), <i>Assistant Vice President - Health &amp; Casualty</i> , M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7940	1982
<b>Pressley, W Michael</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/922-1661	1979	<b>Pruitt, LeRoy</b> , (A.S.A.), <i>Assistant Actuary</i> , Ohio State Life Insurance Co, P.O. Box 910, Columbus OH 43216 614/764-4000	1984
<b>Preston, Michael Blair</b> , (E.A.), PO Box 71204, Los Angeles CA 90071 818/952-1494	1983	<b>Pruitt, Patricia</b> , (F.S.A.), <i>Actuarial Assistant</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6437	1980
<b>Preston, Robert</b> , (E.A.), One Turkey Hill Road South, Suite 2K, Westport CT 06880 203/226-3179	1977	<b>Prullage, Donald L.</b> , (A.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1980
<b>Preston, Stephen J.</b> , (A.S.A.), <i>Actuarial Assistant</i> , INA Life Insurance Co, 1600 Arch Street, Philadelphia PA 19102 215/241-2955	1984	<b>Pruslin, William G.</b> , (E.A.), <i>Actuary</i> , 202-20 36th Avenue, Bayside NY 11361 718/423-1071	1979
<b>Prestwood, John C. Jr.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , National Liberty Corp, Valley Forge PA 19493 215/648-5231	1981	<b>Pryor, Robert A.</b> , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, One Main Place, 101 SW Main, Suite 925, Portland OR 97204 503/227-0634	1980
<b>Prevosto, Virginia R.</b> , (F.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5380	1981	<b>Przybyla, Dennis B.</b> , <i>Actuarial Assistant</i> , Midwestern United Life Insurance Co, 7551 West Jefferson Blvd, Box 929, Fort Wayne IN 46801 219/432-1551	1970
<b>Prewitt, Kathleen R.</b> , (E.A.), <i>Associate Pension Actuary</i> , Connecticut General Life Insurance, Group Pension Division, Box 2975, Hartford CT 06104 203/725-2109	1976	<b>Pugh, W Howell</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , The State Life Insurance Co, 141 East Washington Street, PO Box 406, Indianapolis IN 46206 317/632-3551	1979
<b>Price, Archibald M.</b> , (A.S.A.), 336B Heritage Village, Southbury CT 06488 i 1966		<b>Pugsley, Brian A.</b> , (F.S.A.), <i>Administrative Vice President</i> , Group Ins, Confederation Life Insurance Co, 280 Interstate North, PO Box 105103, Atlanta GA 30348 404/953-5100	1984
<b>Price, Edith E.</b> , (F.C.A.S.), 250 Lake Boulevard, Buffalo Grove IL 60089-4390 312/541-2139 i 1969		<b>Pulis, R Stephen</b> , (A.C.A.S.), <i>Vice President &amp; Actuary</i> , Ranger Insurance Company, PO Box 2807, Houston TX 77252-2807 713/622-6500	1979
<b>Price, I Edward</b> , (F.S.A., E.A.), <i>Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-8159 1971		<b>Pulley, Richard W.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8172	1965
<b>Price, John A.</b> , <i>Corporate Actuary</i> , IHC Health Plans Inc, 36 South State, 22nd Floor, Salt Lake City UT 84111 801/530-3552 1984		<b>Punchin, Juan F.</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5158	1976
<b>Price, Michael Barry</b> , (A.S.A., E.A.), Johnson & Higgins, One Mercantile Center, Suite 2600, St Louis MO 63101 212/701-7500 1982			

## Admitted

## Admitted

**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

**Purdy, James L.**, (F.S.A.), *Vice President & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5751

**Purnell, Harry S. III.**, (F.S.A., E.A.), *Vice President*, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8507

**Purple, John M.**, (F.C.A.S.), *Associate Actuary*, Commercial Insurance Division, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-9330

**Puscian, John V.**, (E.A.), *President*, J P Associates Inc, PO Box 2720, Cherry Hill NJ 08034 609/772-0066

**Pushkin, Marc Louis.**, (E.A.), *Vice President*, Pushkin & Pushkin Inc, 30 East Padonia Road, Timonium MD 21093 301/561-1945

**Putney, Alan K.**, (A.C.A.S.), *Senior Actuarial Assistant*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2276

**Putterman, Steven L.**, (A.S.A.), *Assistant Actuary*, Connecticut National Life Insurance, PO Box 1169, Hartford CT 06143-1169 203/651-0931

**Pyke, Lynn E.**, (E.A.), *Actuary*, Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751

## 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

**Quesada, Ann Rachel.**, (A.S.A., E.A.), *Senior Actuarial Manager*, Buck Consultants Inc, 2 Pennsylvania Plaza, New York NY 10121 212/279-4400

**Quesada, Antonio Patrick.**, (A.S.A., E.A.), *Associate Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1659

**Quesnel, John R.**, (E.A.), *Actuary*, Angell Disend & Quesnel Inc, 225 Newman Avenue, Rumford RI 02916 401/438-9250

**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

**Quintano, Richard A.**, (A.C.A.S.), *Associate Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, Second Floor, New York NY 10020 212/536-3064

**Quirin, Albert J.**, (F.C.A.S.), *Vice President & Director*, *Actuarial Research*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5420

**Quirk, William J.**, (F.S.A., E.A.), 3200 Wilshire Boulevard, Suite 400, Los Angeles CA 90010 213/382-3712

**Qureshi, Arshad H.**, (A.S.A.), *Senior Vice President & Actuary*, United Services Life Insurance Co, 1701 Pennsylvania Avenue NW, Washington DC 20006 202/298-6235

## 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.), *Vice President*, The Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 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 Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7077 1975

**Rachlin, Robert.**, (E.A.), *President*, Rachlin Pension Administration Inc, 666 Fifth Avenue, New York NY 10103 212/765-0700 1976

**Radach, Floyd R.**, (F.C.A.S.), *Actuary*, Mead Reinsurance Corporation, 6 North Main Street, Dayton OH 45402 513/223-1300 1978

**Radcliffe, R Stephen.**, (F.S.A.), *Vice President & Chief Actuary*, American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1400 1975

**Radek, John D.**, (F.S.A.), *Consulting Actuary*, Wolfman & Moscovitch, 55 West Wacker Drive, 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*, American Heritage Life Insurance Co, 11 East Forsyth Street, Jacksonville FL 32202 904/359-2614 1984

**Rae, Lawrence J.**, (F.S.A.), *Assistant Vice President*, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/967-8451 1985

**Rael, Juan B., Jr.**, (F.C.A., F.S.A., E.A.), *President*, Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311 1965

**Raffety, David K.**, (F.S.A., E.A.), *Account Manager*, Hewitt Associates, 611 East Wisconsin Avenue, Milwaukee WI 53202 414/273-5990 1979

**Raffety, Donald C.**, (A.S.A.), *Associate Actuary*, Old Line Life Insurance Co of American, 707 North 11th Street, PO Box 401, Milwaukee WI 53201 414/271-2820 1984

**Raid, Gary A.**, (A.C.A.S.), *Vice President & Actuary*, Unigard Insurance Group, 1215-4th Avenue, Seattle WA 98161 206/292-1234 1967

**Raiford, James Philip.**, (F.S.A.), *Associate Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111 1982

**Ramanujam, Srinivasa.**, (A.S.A.), *Chairman, Actuarial Science Division*, College of Insurance, One Insurance Plaza, 101 Murray Street, New York NY 10007 212/962-4111 1983

**Rambo, Joann W.**, (F.S.A.), *Actuarial Vice President*, Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5769 1980

	Admitted		Admitted
<b>Rambo, Melvin</b> , (F.S.A.), Associate Actuary, National Travelers Life Co, 820 Keo Way, Des Moines IA 50308 515/283-0101	1979	<b>Ratigan, Maureen B.</b> , (A.S.A., E.A.), Tillinghast Nelson & Warren, One Newton Executive Park, Newton MA 02162 617/965-8420	1982
<b>Ramsey, Clark A.</b> , (F.S.A.), Manager, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10154 212/872-6805	1981	<b>Ratnaswamy, Rajaratnam</b> , (A.C.A.S.), Actuary, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7075	1967
<b>Ramsey, Henry B., III</b> , (A.S.A.), Actuarial Associate, Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19101 215/636-5508	1984	<b>Raven, Salwa G.</b> , (A.S.A., E.A.), Assistant Vice President, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2460	1981
<b>Ramsey, Henry B., Jr.</b> , (F.S.A., E.A.), Vice President, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5342	1965	<b>Raws, Alfred, III</b> , (F.S.A., A.C.A., E.A.), Vice President & Actuary, National Liberty Corp, 20 Moores Road, Frazer PA 19355 215/648-5634	1977
<b>Ranade, Neela</b> , (F.S.A., E.A.), Consulting Actuary, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6914	1979	<b>Ray, Edward J., III</b> , (F.S.A.), Vice President - Individual Actuary, Pan-American Life Insurance Co, Pan-American Life Center, 601 Poydras Street, New Orleans LA 70130 504/566-3441	1976
<b>Randall, Donald J.</b> , (F.S.A., E.A.), Senior Assistant Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2450	1965	<b>Ray, Otis C.</b> , (F.S.A., E.A.), Consulting Actuary, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6916	1980
<b>Randall, Frederick A.</b> , (F.S.A.), Vice President & Actuary, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2325	1974	<b>Ray, Roger F.</b> , (F.S.A.), Actuary, The Wyatt Company, 1900 Republic Natl Bank Tower, Dallas TX 75201 214/979-3800	1980
<b>Randall, Robert J., Sr.</b> , (F.S.A., F.A.), Vice President & Actuary, Equitable Life Assurance Society, 1285 Avenue of the Americas, New York NY 10019 212/554-1234	1965	<b>Rayman, Dale A.</b> , (F.S.A.), Confederation Life Insurance Co, 280 Interstate North Parkway, Atlanta GA 30348 404/953-5100	1984
<b>Rankin, Gerald J.</b> , (F.S.A.), Consulting Actuary, Gerald J Rankin & Associates, 812 Crestview Drive, Springfield PA 19064 215/543-0958	1973	<b>Raymond, Craig R.</b> , (F.S.A.), Assistant Actuary, Hartford Insurance Group, Three Waterside Crossing, Windsor CT 06095 203/683-9238	1985
<b>Rankins, J Robert</b> , (F.S.A., E.A.), Second Vice President & Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1972	<b>Raymond, David H.</b> , (F.S.A.), Assistant Vice President & Actuary, Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811	1969
<b>Ransom, Gary K.</b> , (F.C.A.S.), Casualty Actuary, Conning & Co, 41 Lewis Street, Hartford CT 06103 203/527-1131	1982	<b>Raymond, Gary R.</b> , (F.S.A.), Associate Actuary, Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510 402/467-1122	1979
<b>Rapoport, Andrew J.</b> , (A.C.A.S.), Assistant Actuary, CUMIS Insurance Society Inc, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1983	<b>Rayner, John W.</b> , (A.S.A.), Consulting Actuary, Abbott Associates, PO Box HM2122, Hamilton 5 Bermuda 809/295-8352	1981
<b>Rappaport, Anna M.</b> , (F.C.A., F.S.A., F.A.), Principal, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6015	1965	<b>Rea, Everett A.</b> , (A.S.A., E.A.), Box 536, Volcano HI 96785	1966
<b>Rapport, Michael Y.</b> , (F.S.A.), Assistant Actuary, Penn Mutual Life Insurance Co, Independence Square, VIM 6H, Philadelphia PA 19172 215/625-5681	1979	<b>Read, Robert C.</b> , (F.S.A.), Assistant Actuary, Fidelity & Guaranty Life Insurance, Life - Actuarial Dept, 22nd Fl, PO Box 1137, Baltimore MD 21203 301/547-3204	1980
<b>Rapps, Larry</b> , (A.S.A., E.A.), Assistant Actuarial Director, MONY Financial Services, 1740 Broadway, New York NY 10002 212/708-2934	1985	<b>Reade, David M.</b> , (F.C.A., F.S.A., E.A.), 250 Boulevard, Mountain Lakes NJ 07046 201/335-4666	1965
<b>Rashid, Zafar</b> , (F.S.A.), Second Vice President & Actuary, Travelers Insurance Company, One Lower Square, 12NB, Hartford CT 06183 203/277-2180	1975	<b>Reade, Jeffrey L.</b> , (A.S.A., E.A.), Consulting Actuary, Howard Johnson & Co, 201 Filbert, Suite 402, San Francisco CA 94133-3298 415/989-4661	1982
<b>Rasiej, Richard M.</b> , (A.S.A.), Actuarial Assistant, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1981	<b>Reagh, Russel R.</b> , (F.C.A.), 2340 Silver Palm Road West, Boca Raton FL 33432	1965
<b>Raskin, Richard S.</b> , (A.S.A., E.A.), Consulting Actuary, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1302	1966	<b>Reale, Robert J.</b> , (A.S.A.), Assistant Actuary, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2429	1982
<b>Rathbone, Nathanael</b> , (A.C.A.), 64762 East Lupine Drive, Rhododendron OR 97049	i 1966	<b>Reavill, Albert E., Jr.</b> , (F.S.A.), Vice Chairman, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6633	1965
<b>Rathgeber, Fredrick E.</b> , (F.S.A.), 333 Oxford Drive, Short Hills NJ 07078	i 1965	<b>Rech, James Edward</b> , (A.S.A.), 4438 North 21st Place, Phoenix AZ 85016 602/957-7388	1982
<b>Rathjen, Ralph L.</b> , (A.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105-3844 314/862-7611	1985	<b>Reck, Stephen L.</b> , (F.S.A., E.A.), President, Steve Reck Consulting, 1057 5th Avenue, Des Moines IA 50314 515/280-3488	1973
		<b>Reckin, George E.</b> , (A.S.A.), Actuary, Equitable Reserve Association, PO Box 448, Neenah WI 54956 414/722-1574	1982

	Admitted		Admitted
<b>Record, Horace A.</b> , (F.S.A., E.A.), <i>Senior Actuarial Consultant</i> , Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2717	1965	<b>Reid, Donald H.</b> , (F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1600 Americas Tower, 2323 Bryan Street, Dallas TX 75201 214/922-0100	1966
<b>Reddington, Robert F.</b> , (F.C.A., A.S.A., E.A.), <i>Vice President &amp; Managing Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6920	1972	<b>Reid, Robert F.</b> , (E.A.), <i>President</i> , R F Reid Inc, PO Box 24108, Fort Worth TX 76124 817/654-4513	1978
<b>Reddy, Stephen D.</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7198	1984	<b>Reid, Suzanne</b> , (A.S.A.), <i>Assistant Actuary</i> , Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601 312/269-4000	1979
<b>Reece, John Michael</b> , (E.A.), Midwest Actuaries Inc, 1329 West 96th Street, #110, Indianapolis IN 46260	1980	<b>Reilly, A Wendell</b> , 220 Knight Drive, San Rafael CA 94901 i 1970	
<b>Reed, Alan L., Jr.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, PO Box 708, Upper Montclair NJ 07043 201/744-8200	1969	<b>Reilly, Francis V.</b> , <i>Deputy Administrator</i> , Federal Insurance Administration, US Government Federal, Emergency Management Agency, Washington DC 20472 202/646-2783	1967
<b>Reed, David S.</b> , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4496	1965	<b>Reilly, G Emerson</b> , (A.S.A.), 6000 Riverside Drive, Apt B 232, Dublin OH 43017 i 1966	
<b>Reed, Edith T.</b> , (F.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1966	<b>Reilly, Michael G.</b> , (F.S.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7427	1980
<b>Reed, Harold Lee</b> , (F.S.A., A.C.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 100 East Broad Street, Suite 2000, Columbus OH 43215 614/221-7471	1979	<b>Reimert, William A.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1974
<b>Reed, James Lowell</b> , <i>Assistant Vice President</i> , Blue Cross/Blue Shield of Oregon, 100 SW Market Street, PO Box 1271, Portland OR 97207 503/225-5290	1984	<b>Reinbolt, James B.</b> , (A.C.A.S.), <i>Vice President &amp; Actuary</i> , State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2017	1967
<b>Reed, L Alwilda</b> , (E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 1120 Morse Road, Columbus OH 43229 614/436-3030	1976	<b>Reiner, Jack G.</b> , <i>Owner</i> , Aldriuh Smith & Baker, 1401 Charlene, Edingburg TX 78539 512/383-1696	1972
<b>Reed, Linda Gholson</b> , (A.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Hunt Dupree Rhine & Associates, PO Drawer 8309, Greenville SC 29604 803/242-4951	1980	<b>Reinke, Janet W.</b> , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53701 608/231-7934	1985
<b>Reed, Owen A.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Sun Life Assurance of Canada, 150 King Street West, Toronto ON Canada M5H 1J9 416/979-6030	1968	<b>Reinstein, Kenneth Wayne</b> , (A.S.A.), <i>Actuary</i> , ECTA Corporation, 110 Gibraltar Road, Suite 101, Horsham PA 19044 215/443-5185	1982
<b>Reeder, Marie H.</b> , 2010 Maplewood Avenue, Abington PA 19001 215/659-6180	i 1966	<b>Reiskytl, James F.</b> , (F.S.A.), <i>Director of Tax &amp; Financial Planning</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7107	1970
<b>Reeder, W Rodman</b> , (A.S.A.), 2010 Maplewood Avenue, Abington PA 19001	i 1966	<b>Reitano, Robert R.</b> , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place T13, Box 111, Boston MA 02117 617/421-4326	1980
<b>Rees, John A., Jr.</b> , (E.A.), Ethyl Corporation, Box 81, Richmond VA 23201 804/788-5000	1969	<b>Remick, Robert M.</b> , (E.A.), <i>President</i> , Income Planning Associates Ltd, 122 East 42nd Street, Suite 1003, New York NY 10168 212/867-4890	1977
<b>Reese, Richard M., Jr.</b> , (F.S.A., E.A.), 14607 West 90th Street, Lenexa KS 66215 913/492-2786	1981	<b>Renner, H John, Jr.</b> , (E.A.), Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1981
<b>Reese, Thomas W.</b> , (F.S.A., E.A.), <i>Second Vice President Associate Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1979	<b>Renshaw, Gary D.</b> , <i>Director of Underwriting and Rating</i> , Blue Cross/Blue Shield of Kansas City, 3637 Broadway, Kansas City MO 64141 816/561-2300	1984
<b>Reese, William Michael</b> , (A.S.A.), <i>Actuarial Associate</i> , United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1983	<b>Renz, David L.</b> , (F.S.A., E.A.), <i>Vice President and Assistant Comptroller</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3606	1976
<b>Rehkamp, Ronald D.</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life Insurance Co, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1979	<b>Renze, David E.</b> , (F.C.A.S.), <i>Manager-Associate Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4234	1978
<b>Reich, Sheldon</b> , (F.S.A.), <i>Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5276	1966	<b>Reopel, Kevin M.</b> , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
<b>Reichle, Kurt A.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6590	1979	<b>Repp, Frank D., Jr.</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , FDR Associates Inc, 12820 Hillcrest Road, Suite 121, Dallas TX 75230 214/960-0520	1970
<b>Reichlinger, David</b> , (F.S.A.), <i>Consulting Actuary</i> , 4016 Aboite Lake Drive, Fort Wayne IN 46804 219/432-9431	1979		

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<b>Retterath, Ronald C.</b> , (F.C.A.S.), Senior Vice President & Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6262	1975
<b>Rettie, Elizabeth P.</b> , (E.A.), President, American Pension Systems Inc, Box 347, Old Greenwich CT 06870 203/637-1219	1980
<b>Reuter, Robert E.</b> , (F.S.A.), President & Chief Executive Officer, Concordia Mutual Life, 3041 Woodcreek Drive, Downers Grove IL 60515 312/971-8000	1966
<b>Revier, John Michael</b> , (A.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Minneapolis MN 55437 612/835-4700	1984
<b>Revis, Johan</b> , (A.S.A., E.A.), President, Johan Revis & Associates, 100 Tamal Plaza, Suite 110, Corte Madera CA 94925 415/924-6703	1976
<b>Reynolds, Ernest</b> , (F.S.A.), Vice President & Actuary, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5684	1969
<b>Reynolds, Frank G.</b> , (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
<b>Reynolds, George A.</b> , (F.S.A., E.A.), 205 Mohawk Avenue, Waterloo ON Canada N2L 2T4 519/885-5686	1965
<b>Reynolds, J Dale</b> , (A.C.A.S.), Vice President & Actuary, Mission Insurance Group Inc, 2600 Wilshire Boulevard, Los Angeles CA 90057 213/381-6811	1980
<b>Reynolds, John A.</b> , (E.A.), Consultant, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976
<b>Reynolds, John J.</b> , (F.C.A.S.), Vice President, The Atlantic Cos, 45 Wall Street, New York NY 10005 212/943-1800	1979
<b>Reynolds, Margaret A.</b> , (F.S.A.), Director, Corporate Actuarial, Dominion Life Assurance Co, 111 Westmount Road South, Waterloo ON Canada N2J 4C6 519/888-5240	1985
<b>Reynolds, Walter L.</b> , (F.S.A., E.A.), 16410 Caminito Vecinos, Apt #137, San Diego CA 92128	i 1965
<b>Reynolds, William J.</b> , (A.S.A.), Senior Assistant Benefit Consultant, Buck Consultants Inc, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	1984
<b>Rhodes, Thomas E.</b> , (F.S.A.), Chief, Research/Specialist Actuarial, Veterans Administration, PO Box 8079, Philadelphia PA 19101 215/951-5709	1981
<b>Rholl, Donald A.</b> , (F.C.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1967
<b>Riccardo, Joseph F.</b> , (F.C.A.S.), Corporate Auditor, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/278-3156	1967
<b>Ricci, David A.</b> , (F.S.A.), Vice President, D W James Consulting Group, 3418 Acton Road, Baltimore MD 21234 301/665-0785	1978
<b>Ricciardelli, Carl F.</b> , (A.S.A., E.A.), Vice President & Chief Actuary, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6855	1966
<b>Rice, Frank H.</b> , (F.S.A.), Vice President-Policy Benefits, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7011	1965
<b>Rice, James R.</b> , (A.S.A.), Actuarial Assistant, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3921	1985
<b>Rice, Thomas Naffe</b> , (A.S.A., E.A.), Vice President & Chief Actuary, Bankers United Trust Co, 2700 NE Loop 410, Suite 300, San Antonio TX 78217 512/650-3077	1982
<b>Rice, W Vernon</b> , (A.C.A.S.), Vice President & Actuary, Independent Fire Insurance Co, One Independent Drive, Jacksonville FL 32276 904/358-5150	1977
<b>Rich, Joel I.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 95 Madison Avenue, PO Box 2346R, Morristown NJ 07960 201/538-5400	1979
<b>Rich, Michael J.</b> , (F.S.A.), Second Vice President, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-6787	1973
<b>Rich, Robert E.</b> , (F.S.A.), Vice President & Actuary, Lincoln Benefit Life Insurance Co, Lincoln Benefit Life Bldg, Lincoln NE 68508 402/475-4061	1980
<b>Richard, Sidney A.</b> , (A.S.A.), Actuarial Services Manager, Mennonite Mutual Aid Association, 1110 North Main Street, PO Box 483, Goshen IN 46526 219/533-9511	1983
<b>Richards, Alan</b> , (F.S.A.), Chairman & Chief Executive Officer, E F Hutton Life Insurance Co, 11011 N Torrey Pines Rd, PO Box 2700, La Jolla CA 92038 619/458-8213	1966
<b>Richards, Harry R.</b> , (F.C.A.S., F.C.A.), President, Independent Actuarial Service Inc, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2495	1965
<b>Richards, Lorraine A.</b> , (E.A.), One Sailors Way, Rumson NJ 07760 201/842-0817	1976
<b>Richardson, Charles F B.</b> , (F.S.A.), 11562 Bayshore Drive, Crystal River FL 32629	i 1965
<b>Richardson, Harlan W.</b> , (F.S.A., E.A.), Actuary, Benetech Inc, PO Box 424330, Sacramento CA 95842 916/484-6811	1978
<b>Richardson, J Lecil, Jr.</b> , (F.C.A.), Consulting Actuary, 109 Sun Valley, Little Rock AR 72205 501/663-2644	1966
<b>Richardson, James F.</b> , (F.C.A.S.), Vice President, Hanover Insurance Company, 100 North Parkway, Worcester MA 01605 617/853-7200	1970
<b>Richardson, Linn K.</b> , (F.S.A.), Assistant Actuary, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1984
<b>Richardson, Robert F.</b> , (F.C.A., A.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 3200 One Union Square, Seattle WA 98101 206/382-0600	1974
<b>Richardson, Walker S.</b> , Senior Vice President, Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1967
<b>Richardson, William R.</b> , (E.A.), Senior Actuarial Manager, A S Hansen Inc, 1st International Building, #2020, Dallas TX 75270 214/748-0501	1976
<b>Richen, Forrest A.</b> , (F.S.A.), Assistant Vice President & Actuary, Individual Ins, Standard Insurance Co, Box 711, Portland OR 97207 503/248-2745	1978
<b>Richhart, James W.</b> , (F.S.A.), Secretary, World Insurance Company, 203 South 18th Street, Omaha NE 68102 402/342-1402	1972
<b>Richman, Randy</b> , (E.A.), Director, Benefit Plan Services, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7065	1980
<b>Richmond, Allan G.</b> , (F.S.A.), Vice President & Actuary, Sun Life Group Inc, 260 Peachtree Street NW, Box 56563, Atlanta GA 30343 404/223-2500	1978

	Admitted		Admitted
<b>Richmond, Gerald</b> , (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	<b>Riggieri, Albert A, Jr.</b> , (F.S.A ), Assistant Actuary, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1984
<b>Richmond, Owen D</b> , (A.C.A.S.), 3336 NE Chippewa Drive, Kansas City MO 64116 816/453-3086	i 1966	<b>Riley, C Ronald</b> , (F.S.A., A.C.A.S ), Vice President, Royal Life Insurance Co of America, 150 William Street, New York NY 10038 212/553-4039	1970
<b>Richmond, Paul T</b> , (A.S.A., E.A.), Consultant, William M Mercer-Meidinger Inc, One Oxford Centre, 301 Grant Street, Suite 3200, Pittsburgh PA 15219 412/392-4600	1984	<b>Riley, Kathleen A</b> , (A.S.A.), Senior Actuarial Assistant, Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550	1985
<b>Richmond, Stanley M</b> , (E.A.), Senior Consultant, Coopers & Lybrand, 1 Post Office Square, Boston MA 02109 617/574-5149	1976	<b>Riley, Leo J, Jr.</b> , (E.A.), Agency Manager, Provident Mutual Life Insurance Co, 1825 Two Penn Center Plaza, Philadelphia PA 19102 215/636-5000	1976
<b>Richmond, Stephen Mark</b> , (A.S.A ), Actuary, Winklevoss & Associates Inc, 3700 Science Center, Philadelphia PA 19104 215/387-1052	1982	<b>Rima, Carol F</b> , (F.S.A ), Consulting Actuary, Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1981
<b>Richter, Anthony B</b> , (F.S.A ), Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7957	1966	<b>Rimmer, Ronald W</b> , (F.S.A.), Second Vice President/Actuary, Jefferson Standard Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2498	1970
<b>Richter, Candace F</b> , (A.S.A.), 12505 Patrick Plaza, Omaha NE 68164 402/496-2214	1981	<b>Rinehart, Charles R</b> , (F.C.A.S.), President, Avco Financial Services, 620 Newport Center Drive, Newport Beach CA 92660 714/759-7801	1975
<b>Richter, Gregg P</b> , (F.S.A , E.A ), Senior Consultant, Touche Ross & Co, 2000 First National Center, Omaha NE 68102 402/346-7788	1979	<b>Ring, Frederick H</b> , (F.S.A , E.A.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1980
<b>Richter, Virginia W</b> , (F.S.A , E.A.), Associate Actuary, M & R Services Inc, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970	1984	<b>Rink, Richard G</b> , (F.S.A.), 2173 Sheringham Road, Columbus OH 43220	1966
<b>Rickards, Charles E</b> , (F.S.A.), 502 Tedwyn Apartments, Bryn Mawr PA 19010 215/527-4959	i 1965	<b>Ripandelli, John S</b> , (F.C.A., A.C.A.S., E.A ), Actuary & Pension Consultant, PO Box 3552, Tallahassee FL 32315 904/385-4940	1965
<b>Rickers, Frederick R</b> , (F.S.A ., E.A.), Senior Vice President & Actuary, Woodmen Acciden& Life, PO Box 82288, Lincoln NE 68501 402/476-6500	1970	<b>Rippel, George C</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676	1982
<b>Riddell, David W</b> , (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	<b>Ripps, Jay C</b> , (F.S.A., E.A ), Vice President, Employee Benefits Division, Aetna Life & Casualty, 151 Farmington Avenue, MCIA, Hartford CT 06156 203/636-6416	1972
<b>Riddle, Jeremiah R</b> , (A.S.A ., F.A.), Principal - Actuarial Benefits, Touche Ross & Co, 1633 Broadway, New York NY 10019 212/489-1600	1981	<b>Risch, Lawrence B</b> , (A.S.A., E.A.), Associate Actuary, William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6000	1984
<b>Riddlesworth, William A</b> , (F.C.A.S.), Associate Actuary, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4756	1965	<b>Risen, Michael H</b> , (F.S.A., A.C.A., E.A.), President, Risen Consulting Inc, RD1, PO Box 25D, Housatonic MA 01236 215/367-5844	1969
<b>Riebold, Mary S</b> , (F.C.A , F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1001 22nd Street NW, Suite 400, Washington DC 20037 202/293-9422	1974	<b>Rising, Donald G</b> , (A.S.A ), Director, Individual Qualified Plans, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5543	1979
<b>Riemer, Peter J</b> , (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Plaza, PO Box 111, Boston MA 02117 617/421-5205	1980	<b>Ristau, Michael R</b> , (F.S.A.), Vice President & Senior Actuary, Blue Cross of California, 1950 Franklin Street, Oakland CA 94659 415/645-4116	1973
<b>Rieth, Steven M</b> , (F.S.A.), Second Vice President, Marketing Planning & Dev, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1977	<b>Ritter, Joseph G</b> , 107 Madonna Circle, St Francis Village, Crowley TX 76036 i 1967	
<b>Rietz, Robert J</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 200 1st National Building, Detroit MI 48226 313/961-5485	1979	<b>Ritter, Shirley</b> , (A.C.A., E.A.), Senior Vice President, A M Kunis & Company Inc, 184 Grand Avenue, Englewood NJ 07631 1966	
<b>Rife, N Hollis</b> , (F.S.A.), Vice President, New York Life Insurance Co, 51 Madison Avenue, Suite 450, New York NY 10010 212/576-4884	1977	<b>Rittinger, Erwin F</b> , (A.S.A.), Vice President, Massachusetts Indemnity & Life, 9200 Watson Road, St Louis MO 63126 314/849-5555	1980
<b>Riff, Mayer</b> , (A.C.A.S.), Assistant Actuary, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4986	1979	<b>Ritzke, Charles E</b> , (F.S.A.), Senior Actuary, Zurich American Life Insurance Co, 231 North Martingale Road, Schaumburg IL 60196 312/843-6000	1981
<b>Rigel, J Reuben</b> , (F.C.A., F.S.A., E.A.), Senior Vice President, Pension Consulting, Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, Suite 400, St Louis MO 63105 314/725-0114	1975	<b>Rizzo, James J</b> , (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
		<b>Rizzuto, Paul A</b> , (F.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8075	1983

	Admitted		Admitted
<b>Roach, Robert F.</b> , (A.C.A.S.), Senior Vice President, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108    617/725-6927	1977	<b>Robertson, Richard S.</b> , (F.S.A.), Senior Vice President, Lincoln National Corp, 1300 South Clinton Street, Box 1110, Fort Wayne IN 46801    219/427-3516	1971
<b>Robb, Stephen A.</b> , (F.S.A., E.A.), Consulting Actuary, Alexander & Alexander Inc, Diamond Shamrock Tower, 19th Floor Lock Box 8, Dallas TX 75201 214/741-5171	1974	<b>Robertson, Stuart A.</b> , (F.C.A., F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1965
<b>Robberson, Paul W.</b> , (F.S.A., E.A.), President, Compensation Management Inc, 100 South Brentwood Blvd, Suite 350, St Louis MO 63105 314/726-0010	1981	<b>Robinson, Gary C.</b> , (F.S.A., E.A.), Assistant Vice President, Johnson & Higgins, 1600 Market Street, Philadelphia PA 19103    215/636-3700	1976
<b>Robbins, Edward L.</b> , (F.S.A.), Manager, Peat Marwick Mitchell & Co, 303 East Wacker Drive, Chicago IL 60601    312/938-1000	1971	<b>Robinson, James A.</b> , (F.S.A.), Assistant Vice President & Life Actuary, USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/690-2436	1981
<b>Robbins, Kevin B.</b> , (A.C.A.S.), Actuary, Capital Enterprise Insurance Co, 323 West Broadway, PO Box 34420, Louisville KY 40232    502/560-3677	1983	<b>Robinson, James E.</b> , (F.S.A.), Assistant Vice President, Connecticut General Life Insurance, Hartford CT 06152    203/726-5120	1979
<b>Robbins, Lillian</b> , 11 Worthington Road, Brookline MA 02146	i 1967	<b>Robinson, James M.</b> , (F.S.A.), Lecturer, University of Wisconsin, School of Business, Madison WI 53706 608/263-1723	1981
<b>Robbins, Samuel</b> , (E.A.), Actuary, Pension Planners A Division of The Wyatt Co, Pan-Am Building, Suite 306, Hato Rey PR 00917    809/753-8520	1978	<b>Robinson, John T.</b> , (F.S.A., E.A.), Vice President & Chief Actuary, Southern Farm Bureau Life Insurance, Box 78, Jackson MS 39205 601/981-7422	1973
<b>Roberts, Jack W.</b> , (F.S.A.), President & Chief Executive Officer, Canadian General Life Insurance Co, 120 King Street West, PO Box 918, Hamilton ON Canada L8N 3PG    416/528-6766	1966	<b>Robinson, Larry R.</b> , (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
<b>Roberts, James N.</b> , (F.S.A.), Vice President, Crown Life Insurance Co, 201 North Union Street, Alexandria VA 22314    703/684-4100	1979	<b>Robinson, Leslie I.</b> , (A.S.A.), Consulting Actuary, PO Box 7723, Ann Arbor MI 48107	1970
<b>Roberts, John C.</b> , (A.S.A., E.A.), Partner, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853    203/852-1100	1966	<b>Robinson, Paul D.</b> , (E.A.), Vice President & Actuary, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017    212/867-4100	1968
<b>Roberts, John K.</b> , (F.S.A.), President & Chief Executive Officer, Pan-American Life Insurance Co, Pan-American Life Center, New Orleans LA 70130 504/566-3641	1965	<b>Robinson, Robert P.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Kansas City Life Insurance Co, PO Box 139, Kansas City MO 64141 816/753-7000	1965
<b>Roberts, Lewis H.</b> , (F.C.A.S.), President, Woodward & Fondiller Inc, PO Box 1207, Trenton NJ 08607-1207 201/972-0200	1965	<b>Robinson, William K.</b> , (F.C.A.), Chief Actuary, Arizona Department of Insurance, 801 East Jefferson, Phoenix AZ 85034    602/255-4034	1966
<b>Roberts, Maurice B.</b> , (A.C.A.), 2817 Cabot Place, El Paso TX 79935	i 1966	<b>Robotka, Robert G.</b> , (A.S.A.), Consulting Actuary, McGinn Associates, 2564 West Woodland Drive, Anaheim CA 92801    602/824-3567	1966
<b>Roberts, Stanley A.</b> , (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101    206/624-7940	1979	<b>Robst, Carl D.</b> , (F.C.A., E.A.), Senior Actuarial Manager, A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1966
<b>Roberts, Wayne V.</b> , (F.S.A.), Actuary Group Insurance, Standard Insurance Co, Box 711, Portland OR 97207    503/248-2710	1969	<b>Roby, Allan B., Jr.</b> , (F.S.A.), Assistant Vice President, CIGNA Corp, Hartford CT 06152    203/726-7003	1965
<b>Robertson, A Haeworth</b> , (F.C.A., F.S.A., E.A.), Managing Director, William M Mercer-Meidinger Inc, 1001 22nd Street NW, Suite 400, Washington DC 20037    202/293-9422	1965	<b>Roccas, George J.</b> , (F.S.A., E.A.), Principal, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10019    212/536-3087	1971
<b>Robertson, Alexander C M.</b> , (A.S.A.), 4 Minorca Place, Toronto ON Canada M3A 2Z6 514/449-8205	1968	<b>Rochman, Andrew B.</b> , (E.A.), Vice President, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105    314/862-7611	1980
<b>Robertson, Christopher G.</b> , (A.S.A., E.A.), Consulting Actuary, Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/526-9571	1981	<b>Rockwell, David L.</b> , (F.S.A.), Associate Actuary, Washington National Insurance Co, 1630 Chicago Avenue, Actuarial Department 7/610, Evanston IL 60201    312/570-5894	1981
<b>Robertson, Donald J.</b> , (A.S.A.), Associate Actuary, Commercial Union Life Insurance Co, One Beacon Street, Q04-07, Boston MA 02108    617/786-2327	1966	<b>Rodby, Craig</b> , (F.S.A.), Senior Vice President & Actuary, Northern Life Insurance Co, PO Box 12530, Seattle WA 98111    206/292-1111	1978
<b>Robertson, Frank J.</b> , (F.S.A.), Vice President, Group Insurance Division, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602    803/292-4180	1978	<b>Rode, Erwin A.</b> , (F.S.A.), 22 Dale Drive, Summit NJ 07901    201/277-6378	1965
<b>Robertson, John P.</b> , (F.C.A.S.), Senior Consultant, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105    415/957-3220	1979	<b>Rodermund, Matthew</b> , (F.C.A.S.), 56 Medford Leas, Medford NJ 08055    609/654-3056	i 1965

	Admitted		Admitted
<b>Rodgers, Beatrice T.</b> , (F.C.A.S.), <i>Director, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4357</i>	1979	<b>Rohlf, Harry J.</b> , (A.S.A., E.A.), <i>Assistant Group Pension Funding Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411</i>	1976
<b>Rodgers, John A.</b> , (A.S.A., E.A.), <i>William M Mercer-Meidinger Inc, 1900 Market Street, Philadelphia PA 19103</i>	1982	<b>Rohling, Fred H.</b> , 5531 Chadwick Road, Shawnee Mission KS 66205	1966
<b>Rodier, Anne.</b> , (F.S.A.), <i>Vice President, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2132</i>	1979	<b>Rohm, Charles E.</b> , (F.S.A., E.A.), <i>Senior Vice President, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5485</i>	1965
<b>Rodolfo, Ma Rosario S.</b> , (F.S.A.), <i>Shearson Lehman Brothers Inc, 14 Wall Street, 17th Floor, New York NY 10005</i>	1976	<b>Rohrkemper, Paul H.</b> , (F.S.A.), <i>Vice President and Treasurer, CIGNA Corp, One Logan Square, Philadelphia PA 19103 215/557-5212</i>	1975
<b>Rodriguez, Augusto A.</b> , (A.C.A., E.A.), <i>Actuary, Associated Pension Consultants, 2699 Stirling Road, Suite B-100, Ft Lauderdale FL 33312 305/983-5600</i>	1966	<b>Rokicki, Constance A.</b> , (F.S.A., E.A.), <i>287 Martin Road, Hebron CT 06248</i>	1979
<b>Rodwan, Sandra Westphal.</b> , (E.A.), <i>Actuary, Gabriel Roeder Smith &amp; Co, 2090 First National Building, Detroit MI 48226 313/961-3346</i>	1976	<b>Roland, William P.</b> , (F.C.A.S., A.S.A.), <i>Vice President, Product Development, Life Dept, Provident Life &amp; Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-8130</i>	1979
<b>Rodway, Linda.</b> , (F.S.A.), <i>Actuary, 37 Deepwood Road, Roslyn Heights NY 11577 516/484-0074</i>	1979	<b>Rolland, Ian M.</b> , (F.S.A.), <i>President, Lincoln National Corp, 1300 South Clinton Street, Box 1110, Fort Wayne IN 46801 219/427-3515</i>	1965
<b>Roe, Armin S.</b> , (F.C.A.), <i>Consulting Actuary, Roe &amp; Company, 7212 Medallion Drive, Lansing MI 48917 517/323-9099</i>	1970	<b>Rollerson, Lloyd G.</b> , (F.S.A.), <i>62 Wellesley Street West, Suite 806, Toronto ON Canada M5S 2X3 416/925-1769</i>	1966
<b>Roeder, Richard G.</b> , (F.C.A.), <i>Chairman, Gabriel Roeder Smith &amp; Co, 2090 First National Building, Detroit MI 48226 313/961-3346</i>	1965	<b>Rollier, Jack A.</b> , (F.S.A.), <i>Vice President, Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/922-1366</i>	1973
<b>Roeder, Rick A.</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary, The Epler Co, 770 B Street, Suite 417, San Diego CA 92101 619/239-0831</i>	1979	<b>Roman, Spencer M.</b> , (A.C.A.S.), <i>Assistant Vice President, General Accident Insurance Co of America, 414 Walnut Street, Philadelphia PA 19106 215/625-1421</i>	1980
<b>Roenigk, Robert G.</b> , (F.C.A., E.A.), <i>Actuary, The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676</i>	1966	<b>Romeo, Joseph T.</b> , 7516 Chesterfield Avenue, Parma OH 44129	1966
<b>Roenisch, Davis H.</b> , (F.S.A., E.A.), <i>President &amp; Actuary, Compensation &amp; Capital Inc, 20 North Wacker Drive, Suite 3400, Chicago IL 60606 312/332-4420</i>	1965	<b>Romig, George M.</b> , (E.A.), <i>Principal, William M Mercer-Meidinger Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-8855</i>	1978
<b>Roeser, Kirk G.</b> , (F.S.A.), <i>President, Gill &amp; Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880</i>	1971	<b>Ronda, Robert.</b> , (F.S.A.), <i>Vice President-Group Actuary, MONY Financial Services, 4 Manhattanville Road, Purchase NY 10577 914/697-8487</i>	1976
<b>Rog, Howard.</b> , (F.S.A., E.A.), <i>Vice President &amp; Associate Actuary, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600</i>	1976	<b>Rone, Patricia L.</b> , (A.S.A., E.A.), <i>Consultant, Towers Perrin Forster &amp; Crosby, 1 Live Oak Center Suite 500, 3475 Lenox Road NE, Atlanta GA 30326 404/261-7820</i>	1981
<b>Rogawski, Paulina.</b> , (E.A.), <i>Pension Consultant, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211</i>	1977	<b>Rongish, Ernest L.</b> , (F.S.A.), <i>Second Vice President, Operations, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2830</i>	1979
<b>Rogers, Daniel J.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary, Johnson &amp; Higgins, Suite 2200, 2029 Century Park East, Los Angeles CA 90067 213/552-8914</i>	1977	<b>Rood, Henry F.</b> , (F.S.A., A.C.A.S.), <i>[Past President], Honorary Chairman, Lincoln National Corp, 5505 Old Mill Road, Fort Wayne IN 46807 219/744-5363</i>	1965
<b>Rogers, Gregory A.</b> , (F.S.A.), <i>Assistant Actuary, Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7009</i>	1978	<b>Roof, Timothy C.</b> , (F.S.A.), <i>Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100</i>	1984
<b>Rogers, Lorraine K.</b> , (E.A.), <i>Hooker &amp; Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400</i>	1976	<b>Roos, Dennis L.</b> , (F.S.A.), <i>Valuation Actuary, National Fidelity Life Insurance Co, 7171 West 95th Street, Overland Park KS 66212 913/967-1334</i>	1979
<b>Rogers, Maryanne R.</b> , (F.S.A.), <i>Associate Actuary, Connecticut General Life Insurance, Hartford CT 06152 203/726-6129</i>	1981	<b>Root, Randolph B.</b> , (F.S.A., M.C.A., E.A.), <i>Principal, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300</i>	1978
<b>Rogers, Phyllis N.</b> , (F.S.A.), <i>Assistant Actuary, Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811</i>	1981	<b>Rosalie, Joseph A.</b> , (A.S.A., E.A.), <i>Actuary, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8050</i>	1983
<b>Rohda, Rodney R.</b> , (F.S.A., E.A.), <i>Executive Vice President, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2166</i>	1971	<b>Rosalsky, Robert B.</b> , (A.S.A.), <i>Actuarial Assistant, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6599</i>	1983
<b>Rohlfs, A Frederick, Jr.</b> , (F.C.A., A.S.A., E.A.), <i>Group Executive -Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400</i>	1968	<b>Rosati, Robert A.</b> , (F.S.A., E.A.), <i>Actuary, The Wyatt Company, 1851 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220</i>	1977

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<b>Roscoe, Michael J.</b> , (A.S.A.), <i>Actuarial Associate</i> , Hartford Insurance Group, 3 Waterside Crossing, Windsor CT 06095 203/683-8962	1985	<b>Rosenberg, Norman</b> , (F.C.A.S.), 203 South Stanley Drive, Beverly Hills CA 90211	i 1965
<b>Roscoe, William W.</b> , (E.A.), 700 Victory Boulevard, Suite 16D, Staten Island NY 10301 212/442-0496	1980	<b>Rosenberg, Sheldon</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5164	1979
<b>Rose, Beverly S.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 4800 Sugar Grove Boulevard, Suite 500, Stafford TX 77477-2627 713/240-7676	1973	<b>Rosenblat, Robert M.</b> , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Insurance Co, Box 160 Royal Bank Plaza, Suite 790, North Tower, Toronto ON Canada M5J 2J4 416/865-1151	1980
<b>Rose, Gary L.</b> , (F.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc, 5001 College Boulevard, Suite 101, Leawood KS 66211 913/491-3388	1979	<b>Rosenblatt, Alice</b> , (F.S.A.), <i>Vice President &amp; Group Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-1020	1977
<b>Rose, Georgette G.</b> , (A.S.A.), 9107 West 113th Street, Overland Park KS 66210 913/648-3483	1980	<b>Rosenblatt, Beverly R.</b> , (F.S.A., E.A.), <i>Senior Actuarial Associate</i> , Prudential Insurance Company, PO Box 388, Ft Washington PA 19034 215/784-2067	1981
<b>Rose, J Franklin</b> , (F.S.A.), <i>Assistant Vice President &amp; Assistant Actuary</i> , Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2727	1979	<b>Rosenblith, Jonathan</b> , (A.S.A.), <i>Assistant Vice President &amp; Group Actuary</i> , Independent Life & Accident, One Independent Drive, 12th Floor, Jacksonville FL 32276 904/358-5328	1981
<b>Rose, Jeffrey C.</b> , (F.S.A., E.A.), Johnson & Higgins, 707 East Main Street, Richmond VA 23208 804/788-8801	1983	<b>Rosenbloom, Samuel</b> , (F.C.A., F.S.A., E.A.), 7400 Washington Avenue, St Louis MO 63130 314/863-4258	i 1965
<b>Rosen, Anthony H.</b> , (E.A.), <i>Executive Vice President</i> , AJR Pension Plan Services Inc, 80 Pompton Avenue, Verona NJ 07044 201/857-9500	1976	<b>Rosenfelder, Michael</b> , (A.S.A.), <i>Vice President</i> , Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/967-8338	1970
<b>Rosen, Gary B.</b> , (F.S.A.), <i>Actuary</i> , Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106 215/629-9800	1981	<b>Rosenman, Martin R.</b> , (F.S.A., E.A.), <i>Associate Pension Funding Actuary</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5212	1979
<b>Rosen, Howard L.</b> , (F.S.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3205	1978	<b>Rosenthal, Aaron R.</b> , (A.S.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 555 South Flower Street, Los Angeles CA 90071 213/972-4000	1984
<b>Rosen, Kenneth R.</b> , (A.C.A.S.), <i>President &amp; Chief Executive Officer</i> , Victoria Financial Corporation, 1001 Euclid Avenue, Suite 512, Cleveland OH 44115 216/771-4850	1981	<b>Rosenthal, Irving</b> , (F.S.A.), 3850 Sedgwick Avenue, New York NY 10463	i 1965
<b>Rosen, Mark L.</b> , (F.S.A., E.A.), <i>Vice President</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5001	1976	<b>Rosenthal, Laura B.</b> , (F.S.A.), FSA, John Hancock Mutual Life Insurance, PO Box 111, Boston MA 02117 617/421-2420	1982
<b>Rosen, Stephen H.</b> , (E.A.), <i>Consulting Actuary</i> , 426 Queensboro Lane, Haddonfield NJ 08033 609/795-6834	1976	<b>Rosenthal, Ronald M.</b> , (E.A.), <i>Assistant Secretary</i> , Aetna Life & Casualty, 151 Farmington Avenue, MA45, Hartford CT 06156 203/636-5592	1977
<b>Rosenbaum, Jean R.</b> , (E.A.), <i>Actuarial Supervisor</i> , Towers Perrin Forster & Crosby, 1100 Superior Building, Cleveland OH 44114 216/696-8400	1977	<b>Rosenthal, Saul</b> , (F.S.A.), 31 Beverly Road, New Rochelle NY 10804	i 1965
<b>Rosenbaum, Martin</b> , (F.S.A.), <i>Assistant Vice President - Group Insurance</i> , Great-West Life Assurance Co, 1675 Broadway, Denver CO 80201 303/892-3451	1979	<b>Rosholt, Lehman M.</b> , 1153 Archer Street, San Diego CA 92109	i 1965
<b>Rosenberg, Amy Goff</b> , (F.S.A.), <i>Associate Actuary</i> , The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1981	<b>Rosier, Dreighton H.</b> , (F.C.A., F.S.A., E.A.), <i>Principal</i> , Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1976
<b>Rosenberg, David P.</b> , (A.S.A., E.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 1600 Market Street, Philadelphia PA 19103 215/299-4797	1981	<b>Rosini, Harold L.</b> , (A.S.A., E.A.), 511 East 20th Street, New York NY 10010	i 1966
<b>Rosenberg, Isaac</b> , (F.S.A., E.A.), <i>Associate Actuary</i> , Great-West Life Assurance Co, 60 Osborne Street, Winnipeg MB Canada R3C 3A5 204/946-1190	1974	<b>Rosky, Theodore S.</b> , (F.S.A.), <i>Executive Vice President &amp; Chief Financial Officer</i> , Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40202 502/560-2136	1965
<b>Rosenberg, Jay P.</b> , (F.S.A., E.A.), <i>Principal</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1980	<b>Ross, E Chadwick</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1971
<b>Rosenberg, Martin</b> , (F.C.A.S.), <i>The Reliance Companies Inc</i> , Four Penn Center Plaza, Philadelphia PA 19103 215/864-4000	1979	<b>Ross, James B.</b> , (F.S.A.), 229 East Dudley Avenue, Westfield NJ 07090 201/232-0903	1965
<b>Rosenberg, Martin</b> , (E.A.), <i>President</i> , Southeastern Pension Services, 1617 San Marco Boulevard, PO Box 5070, Jacksonville FL 32207 904/399-3650	1978	<b>Ross, James P.</b> , (F.C.A.S.), <i>Senior Vice President</i> , Zenith Insurance Co, 15760 Ventura Boulevard, Encino CA 91436 818/990-9300	1974
<b>Rosenberg, Max</b> , (E.A.), <i>President</i> , Intac Actuarial Services, 82 West Main Street, Ramsey NJ 07446 201/825-3505	1977	<b>Ross, John Louis</b> , (M.C.A., A.S.A., E.A.), <i>Director</i> , Coopers & Lybrand, One Mercantile Plaza, Suite 2700, St Louis MO 63101 314/436-3200	1977

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<b>Ross, Kenneth H.</b> , (F.C.A., F.S.A.), 584 Park Wood Lane, Naples FL 33940    813/261-5943	i 1965	<b>Rowe, Douglas L.</b> , (F.S.A., E.A.), Vice President & Senior Actuary, Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	1978
<b>Ross, Michael Lowell</b> , (A.S.A.), Assistant Actuary, Globe Life & Accident Insurance Co, Globe Life Center, Oklahoma City OK 73184    405/270-1452	1981	<b>Rowe, James T.</b> , (A.S.A.), Actuary - Corporate Actuarial, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06904    203/356-4963	1979
<b>Rosser, Harwood</b> , (F.S.A., A.C.A.S., E.A.), Actuary, US Department of Labor, 200 Constitution Avenue, Washington DC 20216    202/523-8430	i 1965	<b>Rowell, John H.</b> , (F.C.A.S.), John Rowell & Associates, 443 Jackson Avenue, Glencoe IL 60022 312/835-3854	1965
<b>Roszman, Glenn A.</b> , (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	<b>Rowland, Vincent, Jr.</b> , (A.C.A.S.), Chief Financial Officer, Merchants Insurance Group, 250 Main Street, Buffalo NY 14202    716/849-3131	1982
<b>Roszman, Stanley B.</b> , (F.C.A., F.S.A., E.A.), Executive Vice President, Coast Consultants, 7969 Engineer Road, Suite 208, San Diego CA 92111 213/374-3431	1975	<b>Rowland, Jack L.</b> , (A.S.A.), 804 Woodlake Road, Anderson SC 29621	i 1966
<b>Rosso, David H.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6055	1981	<b>Rowland, William J.</b> , (F.C.A.S.), Crum & Forster Corporation, 305 Madison Avenue, Box 2387, Morristown NJ 07960    201/285-7387	1979
<b>Rotello, Patricia A.</b> , (A.S.A.), Actuary, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1984	<b>Roy, Ronald N.</b> , (F.S.A., E.A.), Consulting Actuary, Fred. S James & Co, 757 East South Temple, Salt Lake City UT 84102    801/532-1300	1979
<b>Roth, Irving G.</b> , (F.S.A., E.A.), 1401 South Ocean Drive, Apt 401, Hollywood FL 33019	i 1965	<b>Royer, Alan F.</b> , (A.C.A.S.), Actuary, New Jersey Department of Insurance, 201 East State Street, Trenton NJ 08625    609/984-2441	1971
<b>Roth, Lewis P.</b> , (F.S.A.), Vice President, MONY Financial Services, 1740 Broadway at 55th Street, Drop 13-9, New York NY 10019    212/708-2150	1968	<b>Rubel, David</b> , (A.S.A.), Actuarial Assistant, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017    212/916-5340	1985
<b>Roth, Randy J.</b> , (A.C.A.S.), Associate Consultant, Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606    312/559-5696	1984	<b>Rubie, James S., Jr.</b> , (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
<b>Roth, Richard J.</b> , (F.C.A.S.), Corporate Relations, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5050	1966	<b>Rubin, Eric S.</b> , (F.S.A.), Assistant Vice President, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010    212/576-3941	1983
<b>Roth, Ronald G.</b> , (E.A.), Actuary, Roth & Roth Inc, Ottsville PA 18942    215/847-2886	1976	<b>Rubin, Ethel C.</b> , (A.S.A., E.A.), Actuary, System Automation Corporation, 8555 16th Street, Silver Spring MD 20910    301/565-9400	1966
<b>Rothman, Allen J.</b> , (A.S.A.), Project Manager-Systems, Continental Insurance, Two Corporate Place South, Piscataway NJ 08854    201/981-4652	1979	<b>Rubino, Frank</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Washington St Building, 14 Fl, 213 Washington Street, Newark NJ 07101    201/877-6850	1976
<b>Rothmeyer, Wayne A.</b> , (F.S.A.), Actuary, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185    206/545-5499	1971	<b>Rubinstein, Seymour</b> , (F.S.A., E.A.), Vice President & Consulting Actuary, Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1966
<b>Rothschild, Kenneth A.</b> , (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	<b>Rubinstein, Stuart F.</b> , (F.S.A., E.A.), Associate, Wilham M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116    617/421-0344	1975
<b>Rothy, Gary H.</b> , (F.S.A., F.A.), Account Executive, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019    212/586-5600	1981	<b>Rubsam, Joseph L.</b> , (F.S.A., E.A.), Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010    212/578-2426	1965
<b>Rotkowitz, Irving P.</b> , (E.A.), Vice President & Associate Actuary, Martin F Segal Co, 730 Fifth Avenue, New York NY 10019    212/586-5600	1976	<b>Ruby, Martin H.</b> , (F.S.A., E.A.), Vice President, Product Development, Capital Holding Corporation, Commonwealth Building, PO Box 32830, Louisville KY 40232    502/560-2207	1978
<b>Rotter, Paul T.</b> , (F.S.A., E.A.), 18278 Canfield Place, San Diego CA 92128    619/485-0191	i 1965	<b>Ruchlis, Elsie</b> , (F.C.A.S.), Hickory Hill, Kerhonkson NY 12446	i 1965
<b>Rouffa, Robert S.</b> , (F.S.A., E.A.), Four Eton Place, Glen Rock NJ 07452	i 1965	<b>Ruck, Forrest E.</b> , (A.S.A.), Liberty Life Insurance Co, PO Box 789, Greenville SC 29602    803/268-8351	1984
<b>Rouhart, Georges Casimir</b> , (F.S.A.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-6755	1984	<b>Ruck, Harold E.</b> , (F.S.A., E.A.), President, Volunteer State Life Insurance Co, PO Box 1369, Chattanooga TN 37401    615/756-2887	1965
<b>Roust, Thomas A.</b> , (F.S.A.), Associate Actuary, Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193    605/335-5700	1981	<b>Ruddock, John Y.</b> , (F.S.A.), Park Esplanade Apt #258, 3441 Esplanade Avenue, New Orleans LA 70119	i 1965
<b>Rowan, Richard E.</b> , (A.S.A.), Associate Actuary, United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46204 317/263-7363	1980	<b>Rudduck, George A.</b> , (F.C.A., F.S.A., A.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 165 South Union Boulevard, Suite 446, Denver CO 80228    303/969-9911	1971

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<b>Ruderman, Robert</b> , (A.S.A.), Manager Product Development, Transamerica Assurance Co, 2102 Business Center Drive, Suite 115, Irvine CA 92715-1012 714/476-7030	1979	<b>Rushton, Ian Lawton</b> , General Manager, Royal Insurance (UK) Ltd, New Hall Place, Old Hall Street, Liverpool England 051/227-4422	1981
<b>Rudzinski, Edward J.</b> , (M.C.A., A.S.A., E.A.), Senior Vice President & Director, Alexander & Alexander Inc, 100 Light Street, Baltimore MD 21202 301/547-2880	1969	<b>Rushworth, Thomas J.</b> , Consultant, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1976
<b>Ruehle, Thomas G.</b> , (F.S.A.), Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5000	1977	<b>Rusin, Paul Joseph</b> , (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
<b>Ruehr, Scott E.</b> , (F.S.A., E.A.), Consulting Actuary, 2434 Mansfield Avenue, Drexel Hill PA 19026 215/622-5122	1979	<b>Russ, Steven B.</b> , (F.S.A., E.A.), 1621 South Boulevard, Evanston IL 60202 312/328-2104	1979
<b>Ruffini, John W.</b> , (A.S.A., E.A.), Vice President & Actuary, Johnson & Higgins, 707 East Main Street, Richmond VA 23208 804/344-8616	1978	<b>Russell, Anne J.</b> , (E.A.), John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-2161	1982
<b>Rugger, Gerald K.</b> , (F.S.A.), 26 Rolling Hill Drive, Chatham NJ 07928	i 1965	<b>Russell, F Kevin</b> , (F.S.A.), Associate Actuary, Blue Cross/Blue Shield of Virginia, PO Box 27401, Richmond VA 23279 804/359-7582	1984
<b>Rugland, Walter L.</b> , (F.S.A.), [Past President], 124 River Drive, Appleton WI 54915 414/784-3689	i 1965	<b>Russell, Robert E.</b> , (A.S.A.), Actuarial Advisor, Towers Perrin Forster & Crosby, 555 17th Street, Suite 3350, Denver CO 80202 303/292-1300	1984
<b>Rugland, Walter S.</b> , (F.C.A., F.S.A., F.A.), Consulting Actuary, Milliman & Robertson Inc, Three Corporate Place, Bloomfield CT 06002 203/243-1138	1968	<b>Russell, Sherrel Roey</b> , (A.S.A.), Systems Analyst, William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville Galleria, Louisville KY 40202 502/561-4596	1980
<b>Ruhl, Ronald F.</b> , (F.S.A.), Great American Reserve Insurance Co, 2020 Live Oak, PO Box 388, Dallas TX 75221 214/953-7368	1978	<b>Russo, Josephine A.</b> , (A.S.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 1200 1st National Bank Center, 425 Walnut Street, Cincinnati OH 45202 513/621-5757	1985
<b>Rulifson, Eric C.</b> , (F.S.A., E.A.), Principal, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3000	1978	<b>Ruth, Oscar E.</b> , (A.S.A.), Assistant Actuary, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-5195	1982
<b>Rulland, Randy L.</b> , (F.S.A.), Assistant Vice President-Group, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7073	1976	<b>Rutledge, Paul E. III</b> , (F.S.A.), Vice President, Torchmark Corp, Box 2612, Birmingham AL 35202 205/325-4210	1979
<b>Rumley, Sammy H.</b> , (A.S.A.), Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1983	<b>Rutter, John Joseph</b> , (F.S.A.), Assistant Actuary, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1981
<b>Running, Rolf H.</b> , (F.S.A., E.A.), Assistant Vice President & Managing Actuary, Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7013	1975	<b>Ryan, Allan W.</b> , (F.S.A., E.A.), Vice President, Security Administrators Inc, PO Box 1625, Binghamton NY 13902 607/723-3551	1978
<b>Rupert, Walter J.</b> , (F.S.A.), Dellwood, 12 Yellow Birch Road, White Bear Lk MN 55110	i 1965	<b>Ryan, John F.</b> , (F.S.A., A.C.A.S.), 333 Plymouth Avenue, Brightwaters NY 11718	i 1965
<b>Rupp, Lawrence J.</b> , (F.S.A., E.A.), Senior Vice President & Chief Actuary, CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53705 608/231-7500	1966	<b>Ryan, John P.</b> , (M.C.A., A.C.A.S., A.S.A.), Consulting Actuary, Tillinghast Nelson & Warren Ltd, Chesterfield House, 15-19 Bloomsbury Way, London England WC1A 2TP 01/430-1151	1980
<b>Ruppel, Richard J.</b> , (A.S.A.), Vice President & Actuary, Golden Rule Insurance Co, 712 11th Street, Golden Rule Building, Lawrenceville IL 62439 618/943-8000	1980	<b>Ryan, Kevin M.</b> , (F.C.A.S., F.C.A.), President, National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1010	1970
<b>Ruppel, Robert J.</b> , (E.A.), Associate, William M Mercer-Meidinger Inc, 1600 Summer Street, Stamford CT 06905 203/356-9095	1976	<b>Ryan, Michael E.</b> , (F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	1976
<b>Rusch, William J.</b> , (F.S.A., E.A.), Second Vice President, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5591	1980	<b>Ryan, Robert P.</b> , (F.S.A.), Vice President & Actuary, Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000	1972
<b>Ruschau, William</b> , (F.S.A., E.A.), Associate Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5450	1980	<b>Ryan, Robert W.</b> , (F.C.A.S., F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, 2323 Bryan Street, LB160, Dallas TX 75201 214/922-0100	1969
<b>Rush, Richard G.</b> , (A.S.A.), Assistant Manager, Group Insurance Products, Great-West Life Assurance Co, PO Box 1080, Denver CO 80201 303/889-3485	1983	<b>Ryan, Ronald E.</b> , (F.S.A., E.A.), Vice President & Chief Actuary, North American Life & Casualty, 1750 South Hennepin Avenue, Minneapolis MN 55403 612/347-6523	1965
<b>Rusher, Steven R.</b> , (F.S.A., E.A.), Consulting Actuary, Fogle & Associates Inc, 2346 South Lynhurst Drive, Suite K505, Indianapolis IN 46241 317/243-2532	1981	<b>Ryan, William K.</b> , (E.A.), Vice President - Taxes, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2160	1977

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

**Sanford, Cynthia Y.**, (A.S.A., E.A.), 2500 Innsbrook Road, Charlotte NC 28226 704/364-3359

**Sanford, Robert G., Jr.**, (F.S.A., E.A.), *Actuary*, Williams Thacher & Rand, 1001 Chinaberry Boulevard, Suite 319, Richmond VA 23225 804/320-8438

**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

	Admitted		Admitted
<b>Sanning, Donald E.</b> , (F.S.A., E.A.), <i>Actuary, Bankers Life Company</i> , 711 High Street, Des Moines IA 50307 515/247-5495	1971	<b>Savitz, Edward I.</b> , (E.A.), <i>Vice President, Samuel J Savitz &amp; Associates Inc</i> , 1845 Walnut Street, Philadelphia PA 19103 215/563-9930	1976
<b>Sansevero, Michael, Jr.</b> , (A.C.A.S.), <i>Assistant Secretary &amp; Actuary, Empire Mutual Insurance Group</i> , 122 Fifth Avenue, New York NY 10011 212/206-2130	1982	<b>Savord, Gregory J.</b> , (F.S.A.), <i>Actuary, Health Care Financing Admin</i> , 1705 Whitehead Road, Room M-1 Equitable, Baltimore MD 21207 301/597-6145	1981
<b>Santillo, Carl J.</b> , (F.S.A.), <i>Executive Vice President, Cal-Farm Life Insurance Co</i> , 1601 Exposition Boulevard, Sacramento CA 95815 916/924-4000	1978	<b>Sawtelle, Peter G.</b> , (F.S.A., E.A.), <i>Assistant Group Actuary, General American Life Insurance Co</i> , 700 Market Street, St Louis MO 63101 314/444-4341	1981
<b>Santoloci, John L.</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary, Fidelity Mutual Life Insurance Co</i> , 250 King of Prussia Road, Radnor PA 19087 215/964-7130	1979	<b>Sawyer, Frederick W., III</b> , (F.S.A.), <i>Vice President &amp; Individual Product Actuary, Phoenix Mutual Life Insurance Co</i> , One American Row, Hartford CT 06115 203/275-5956	1985
<b>Santos, Alexis S.</b> , (A.S.A.), <i>Actuarial Associate, Capitol Bankers Life Insurance Co</i> , 205 East Wisconsin Avenue, Milwaukee WI 53202 414/277-9998	1985	<b>Sawyer, J Stewart, III</b> , (A.C.A.S.), <i>Vice President - Chief Actuary, United Pacific Life Insurance Co</i> , 33405 - 8th Avenue South, C-3000, Federal Way WA 98003 206/952-5000	1971
<b>Santos, Elizabeth J.</b> , (A.S.A.), <i>Lynchval Systems Inc</i> , 6842 Elm Street, McLean VA 22101 703/893-3170	1985	<b>Sawyer, Olin M.</b> , (F.S.A., E.A.), <i>Second Vice President Reinsurance Finance, Unionmutual Life Insurance Co</i> , 2211 Congress Street, Portland ME 04122 207/780-2459	1969
<b>Sanz de Soto, Julia T.</b> , (E.A.), <i>Associate Consulting Actuary, Buck Consultants Inc</i> , Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976	<b>Sayre, Kristie K.</b> , (F.S.A.), <i>Consulting Actuary, Sayre &amp; Sayre Associates Inc</i> , 511 Pettigru Street, Greenville SC 29601 803/235-3745	1980
<b>Sapora, Joseph K.</b> , (F.C.A., F.S.A., E.A.), <i>Senior Vice President / Actuary, Noble Lowndes International Inc</i> , Three Park Avenue, New York NY 10016 212/689-4100	1975	<b>Sayre, Ralph J.</b> , (F.C.A., F.S.A.), <i>Consulting Actuary, Sayre &amp; Sayre Associates Inc</i> , 511 Pettigru Street, Greenville SC 29601 803/235-3745	1980
<b>Sardelis, John</b> , (A.S.A., E.A.), <i>Vice President, Manhattan Life Insurance Co</i> , 111 West 57 Street, New York NY 10019 212/484-9576	1976	<b>Seahill, Patricia L.</b> , (F.S.A., M.C.A., E.A.), <i>Associate, William M Mercer-Meidinger Inc</i> , 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3845	1979
<b>Sargent, Gary N.</b> , (F.S.A.), <i>Associate Actuary, New England Mutual Life Insurance Co</i> , 501 Boylston Street, Boston MA 02117 617/578-2167	1973	<b>Scammon, Lawrence W.</b> , (A.C.A.S.), 39 Hilltop Place, New London NH 03257	1967
<b>Sarnoff, Paul E.</b> , (F.S.A., A.C.A.S.), <i>Vice President &amp; Associate Actuary, Prudential Insurance Company</i> , 56 North Livingston Avenue, Roseland NJ 07068 201/994-8590	1965	<b>Scanlon, Raymond</b> , (F.S.A.), <i>Assistant Actuary, New England Mutual Life Insurance Co</i> , 501 Boylston Street, Boston MA 02117 617/578-3348	1985
<b>Sartain, James H.</b> , (F.S.A.), 228 Monument, Barrington IL 60010	1970	<b>Scarborough, Alton L.</b> , (E.A.), <i>Associate Actuary, The Wyatt Company</i> , 4170 Ashford-Dunwoody Road NE, Suite 432, Atlanta GA 30319 404/252-4030	1976
<b>Sartorius, Robert J.</b> , (A.S.A., E.A.), <i>Manager, Peat Marwick Mitchell &amp; Co</i> , 150 JFK Parkway, Short Hills NJ 07078 201/467-9650	1979	<b>Scarlett, David E.</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary, Monarch Life Insurance Co</i> , 1250 State Street, Springfield MA 01133 413/730-6604	1972
<b>Satrom, Donn B.</b> , (F.S.A.), <i>Assistant Vice President &amp; Managing Actuary, Lutheran Brotherhood</i> , 625 4th Avenue South, Minneapolis MN 55415 612/340-7024	1976	<b>Scattergood, Elizabeth J.</b> , (A.S.A., E.A.), <i>Actuarial Supervisor, Towers Perrin Forster &amp; Crosby</i> , One Live Oak Center, Suite 500, 3475 Lenox Road NE, Atlanta GA 30326 404/261-7820	1979
<b>Sauer, Terence W.</b> , (A.S.A.), <i>Vice President &amp; Actuary, Lord &amp; Ware Inc</i> , PO Box 404, Westfield IN 46074-0404 317/896-9005	1983	<b>Sceary, James H.</b> , (F.S.A., E.A.), <i>Associate, William M Mercer-Meidinger Inc</i> , 1430 Northstar Center, Minneapolis MN 55402 612/338-5440	1980
<b>Sauye, Dennis D.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary, CUNA Mutual Insurance Society</i> , 5910 Mineral Point Road, Box 391, Madison WI 53701 608/231-7065	1980	<b>Schadel, William A.</b> , (E.A.), <i>Associate Actuary, Buck Consultants Inc</i> , 2 Penn Plaza, New York NY 10121 212/279-4440	1982
<b>Saul, Arthur</b> , (F.S.A.), <i>Associate Actuary, Hartford Insurance Group</i> , PO Box 2999, Hartford CT 06104-2999 203/683-9071	1980	<b>Schaeffer, Bernard G.</b> , (F.C.A.S.), <i>Executive Director, Investment Research Institute</i> , Tri-View Offices, Suite 365, 110 Boggs Lane, Cincinnati OH 45246 513/772-2552	1980
<b>Saulon, Joseph F.</b> , (A.S.A., E.A.), 17830 Brigham Trail, Wayzata MN 55391 612/473-7645	1965	<b>Schaeffer, Bruce D.</b> , (A.S.A.), <i>Second Vice President &amp; Associate Actuary, Columbus Mutual Life Insurance Co</i> , 303 East Broad Street, Columbus OH 43215 614/221-5875	1979
<b>Savard, Wallace V., Jr.</b> , (A.S.A.), <i>Actuarial Associate, Northwestern Mutual Life Insurance</i> , 720 East Wisconsin Avenue, Suite 738, Milwaukee WI 53202 414/271-1444	1985	<b>Schaeffer, Gail P.</b> , (F.S.A., E.A.), <i>General Director, John Hancock Mutual Life Insurance</i> , John Hancock Place, Box 111, Boston MA 02117 617/421-4471	1977
<b>Savasta, Anthony J.</b> , (A.S.A., E.A.), <i>President, A.J. Savasta Inc</i> , 35 Pinelawn Road, Melville NY 11747 516/694-1330	1968	<b>Schafer, William C.</b> , (E.A.), <i>Assistant Vice President, Fidelity Mutual Life Insurance Co</i> , 250 King of Prussia Road, Radnor PA 19087 215/964-7287	1980
<b>Savasta, Neil J.</b> , (A.S.A., E.A.), <i>President, Savasta &amp; Co Inc</i> , 10 East 40th Street, New York NY 10016 212/685-7520	1966		

	Admitted		Admitted
<b>Schaffer, Barry H.</b> , (E.A.), <i>Actuary, Financial Institutions Retirement Fund, 5 Corporate Park Drive, White Plains NY 10604</i> 914/694-1300	1976	<b>Scherr, David E.</b> , (F.S.A.), <i>Actuary, North American Reassurance Co, 100 East 46th Street, New York NY 10017</i> 212/907-8440	1979
<b>Schallack, Ronald J.</b> , (A.S.A., E.A.), <i>64 Avon Wood Road, Apt C-6, Avon CT 06001</i>	1980	<b>Schiffer, Graeme F.</b> , (F.S.A.), <i>Actuary, Lyndon Insurance Group, 700 Community Federal Center, St Louis MO 63131</i> 314/821-6060	1980
<b>Schaller-Kelly, C V.</b> , (A.S.A., E.A.), <i>Actuary, Alcan Trading (Bermuda) Ltd, Cedar Park Centre, PO Box HM 1386, Hamilton Bermuda 5</i> 809/295-3550	1969	<b>Schillaci, Gerald Anthony</b> , (F.S.A., E.A.), <i>Actuarial Associate, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550</i> 409/763-4661	1981
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<b>Schellenberg, George S.</b> , <i>Assistant Vice President, Family Life Insurance Co, Park Place 1200-Sixth Avenue, Seattle WA 98101</i> 206/292-1000	1969	<b>Schlussel, Michael C.</b> , (A.S.A.), <i>Consultant, Towers Perrin Forster &amp; Crosby, 1500 Market Street, Philadelphia PA 19102</i> 215/569-6058	1984
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<b>Schenkel, James M.</b> , (F.S.A.), <i>5000 North A-1-A, Apt 540, Vero Beach FL 32963</i> 305/231-1011	i 1965	<b>Schmidt, John J.</b> , <i>Vice President - Medical Economics, General Medical Centers Health Plan, 2121 Towne Center Place, Anaheim CA 92806</i> 714/937-0180	1984
<b>Scher, Edward</b> , (F.S.A.), <i>Corporate Vice President &amp; Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010</i> 212/576-5263	1965	<b>Schmidt, Kerry N.</b> , (F.S.A., E.A.), <i>Vice President, Alexander &amp; Alexander Inc, Two Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 30363</i> 404/261-3400	1976
<b>Scher, Jerrold R.</b> , (F.S.A.), <i>Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010</i> 212/578-3228	1971	<b>Schmidt, Neal</b> , (F.C.A.S.), <i>Actuary, Home Reinsurance Company, 59 Maiden Lane, New York NY 10038</i> 212/530-6690	1983
<b>Scherb, Marvin A.</b> , (E.A.), <i>Vice President &amp; Actuary, Northeast Administrators Inc, 320 Park Avenue, PO Box 480, Scotch Plains NJ 07076</i> 201/322-6680	1976	<b>Schmidt, Rene H.</b> , (E.A.), <i>Reviewing Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121</i> 212/279-4400	1976
<b>Schermann, Harris</b> , (A.S.A.), <i>1166 Bay Street, Apt 1201, Toronto ON Canada M5S 2X8</i> 416/920-6227	i 1966		

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<b>Schmidt, William H.</b> , (F.S.A.), RD #5 Box 137, Valatie NY 12184	i 1965	<b>Schof, John A.</b> , (F.S.A., E.A.), <i>Corporate Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6678	1966
<b>Schmier, Abram</b> , (M.C.A., E.A.), <i>Executive Vice President &amp; Actuary</i> , Consulting Actuaries Inc, 60 Route 46 East, Box 1269, Fairfield NJ 07007 201/575-1100	1971	<b>Schofield, David A.</b> , (F.S.A.), Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30326 404/261-5420	1984
<b>Schmit, Herman H.</b> , (F.S.A.), <i>President</i> , NRG America Life Reassurance, Three Mellon Bank Center, Philadelphia PA 19102 215/564-2603	1968	<b>Scholl, David C.</b> , (A.C.A.S.), <i>Associate Actuary</i> , US Insurance Group, 211 Mount Airy Road, Basking Ridge NJ 07920	1985
<b>Schmitt, Richard M.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Actuary</i> , Western Benefit Plan Consultants Inc, 785 Market Street, Suite 1050, San Francisco CA 94103 415/495-5151	1981	<b>Schonenberg, John J. Jr.</b> , (A.C.A.), 264 McMillan Road, Grosse Point Farms MI 48236 313/881-9588	i 1966
<b>Schmitz, Thomas L.</b> , (F.S.A., E.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5894	1977	<b>Schonlau, James E.</b> , (A.S.A.), <i>Actuarial Assistant</i> , Farmers New World Life Insurance Co, 3003 77th Avenue South E, Mercer Island WA 98040 206/232-8400	1984
<b>Schnaer, William J.</b> , (F.S.A., A.C.A.), <i>Vice President &amp; Chief Actuary</i> , Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7235	1973	<b>Schor, Mark</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3241	1976
<b>Schneebacher, Alex</b> , (F.S.A., E.A.), <i>Vice President-Group Insurance</i> , Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/345-6711	1977	<b>Schorr, Phillip A.</b> , (F.S.A., E.A.), <i>President &amp; Chief Executive Officer</i> , General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0661	1969
<b>Schneeberger, Charles M.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Globe Life & Accident Insurance Co, Globe Life Center, Oklahoma City OK 73184 405/270-1453	1984	<b>Schott, Paul G.</b> , (F.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1979
<b>Schneider, Charles W.</b> , (E.A.), <i>Actuary</i> , 305 Forest, Wyoming OH 45215 513/761-9331	1979	<b>Schott, Paul Kelvin</b> , (E.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 1600 Market Street, Philadelphia PA 19103 215/299-3100	1984
<b>Schneider, Chester R.</b> , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3542	1980	<b>Schrader, R Paul</b> , (A.S.A., E.A.), <i>Vice President</i> , A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100	1976
<b>Schneider, Edgar W. Jr.</b> , (A.S.A.), <i>Staff Actuary</i> , Blue Cross/Blue Shield of Maryland, 700 East Joppa Road, Towson MD 21204 301/494-5096	1981	<b>Schramm, Robert H.</b> , (E.A.), <i>President</i> , Retirement Systems Management Corp, 356 East 900 South, Salt Lake City UT 84111 801/532-5411	1976
<b>Schneider, F Russell</b> , (F.S.A.), 5525 Montilla Drive, Fort Meyers FL 33907 813/482-7633	i 1965	<b>Schrank, Rosalyn L.</b> , (E.A.), <i>Pension Consultant</i> , Facciani & Company, Rock Run South, Suite 240, 5700 Lombardo Centre, Cleveland OH 44131 216/447-1694	1976
<b>Schneider, Gregg</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , North Central Life Insurance Co, 445 Minnesota Street, St Paul MN 55164 612/227-8000	1979	<b>Schreck, Wayne Allen</b> , (F.S.A.), <i>Senior Vice President/Actuary</i> , Legacy Life Insurance Co, 135 South LaSalle Street, Suite 1420, Chicago IL 60603 312/372-0365	1984
<b>Schneider, Harold N.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3357	1979	<b>Schreiber, Jeffery S.</b> , (E.A.), <i>Vice President</i> , Consulting Actuaries International Inc, 354 Eisenhower Parkway, Livingston NJ 07039 201/992-2991	1976
<b>Schneider, Robert E.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary</i> , New England Mutual Life Insurance Co, Actuarial Department, 501 Boylston Street, Boston MA 02117 617/578-2458	1977	<b>Schreiber, Larry L.</b> , (F.S.A.), <i>Actuary</i> , Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481	1978
<b>Schneider, William G.</b> , (F.S.A., E.A.), 3662 Ingersoll Avenue, Apt 414, Des Moines IA 50312 515/277-1692	i 1965	<b>Schreier, Mark Leonard</b> , (F.S.A.), <i>Assistant Actuary</i> , Woodmen of the World Life Insurance, 1700 Farnam Street, Omaha NE 68102 402/342-1890	1982
<b>Schneiker, Henry C.</b> , (A.C.A.S.), 96 Nustato Road, R D One, Katonah NY 10536 914/232-8642	1966	<b>Schreiner, John P.</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1979
<b>Schnelle, Charles S.</b> , (F.S.A.), 32 Easton Road, Westport CT 06880	i 1965	<b>Schreiner, William J.</b> , (F.S.A.), <i>Actuary</i> , American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4017	1968
<b>Schnitzer, Robert J.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 15303 Ventura Boulevard, Suite 555, Sherman Oaks CA 91403 818/906-2631	1973	<b>Schreitmueller, Richard G.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary</i> , Social Security Administration, 700 Altmeyer Building, Baltimore MD 21235 301/594-2864	1965
<b>Schoen, Steven H.</b> , (F.S.A.), <i>Associate Group Actuary</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1980	<b>Schroeder, Steven W.</b> , (E.A.), <i>Director / Life &amp; Health Sales</i> , Sentry Insurance Group, 1421 Strong's Avenue, Stevens Point WI 54481 715/346-6320	1976
<b>Schoener, Paul H.</b> , (F.S.A.), Aetna Life & Casualty, 151 Farmington Avenue, MC 1D, Hartford CT 06156 203/636-4516	1969	<b>Schroeder, William E.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 515 Olive Street, St Louis MO 63101 314/444-1383	1975
<b>Schoenly, Stuart</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1976		

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<b>Schryer, Thomas Gordon</b> , (A.S.A., E.A.), Assistant Vice President, Johnson & Higgins, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704	1981	<b>Schwartz, Max J.</b> , (A.C.A.S.), 47 Cutter Hill Road, Arlington MA 02174	i 1966
<b>Schuering, Eric R.</b> , (A.S.A.), Senior Consultant, Coopers & Lybrand, 222 South Riverside Drive, Chicago IL 60606 312/207-5833	1981	<b>Schwartz, Mordecai</b> , (F.S.A.), Vice President & Actuary, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-5368	1981
<b>Schuh, Dale R.</b> , (F.S.A.), Assistant Vice President, Planning, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6879	1977	<b>Schwartz, Richard</b> , (F.S.A.), Senior Vice President, Sun Life Group Inc, 260 Peachtree Street NW, Atlanta GA 30303 404/223-2514	1975
<b>Schuler, Robert J.</b> , (F.C.A.S.), Sr Vice President, Corp Financial & Info Servs, Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-8228	1968	<b>Schwartz, Richard T.</b> , (F.S.A.), Consulting Actuary, 41 Clark Road, Hershey PA 17033 717/533-5543	1965
<b>Schulman, Justin</b> , (A.C.A.S.), State Ins Fund Actuary, The State Insurance Fund, 199 Church Street, New York NY 10007 212/962-8900	1975	<b>Schwartz, Ronald K.</b> , (F.S.A., E.A.), President, RKS Consultants Inc, 115 Abington Drive, Pittsburgh PA 15216 412/561-7576	1978
<b>Schultz, Alan O.</b> , (F.C.A., F.A.), Vice President, Actuarial Services, Amlin Inc, 44 Montgomery Street, Box 7813, San Francisco CA 94120 415/772-3406	1966	<b>Schwartz, Sharon</b> , (A.S.A.), Associate Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-7166	1982
<b>Schultz, Alan R.</b> , (A.S.A.), Asst Vice President, Health Ins Technical Servs, MONY Financial Services, One MONY Plaza, Syracuse NY 13202 315/477-3260	1979	<b>Schwartz, Steven B.</b> , (F.C.A., F.S.A., E.A.), President, Actuarial Finance, 659 Eagle Rock Avenue, West Orange NJ 07052-2138 201/736-6964	1979
<b>Schultz, John J. III</b> , (F.C.A.S.), First Vice President, California Casualty Insurance Group, PO Box M, San Mateo CA 94402 415/572-4440	1977	<b>Schwartzman, Joy Andrea</b> , (F.C.A.S.), Vice President & Associate Actuary, American Home/National Union, 70 Pine Street, New York NY 10270 212/770-6970	1983
<b>Schultz, Richard K.</b> , (F.S.A., E.A.), Principal, Richard Gabriel Associates, 301 Old York Road, PO Box 507, Jenkintown PA 19046 215/572-8333	1979	<b>Schwartzmann, Jeff Lon</b> , (A.S.A., E.A.), Frederick Associates Inc, 720 West Katella Boulevard, Orange CA 92667 714/771-6540	1985
<b>Schultz, Roger A.</b> , (A.C.A.S.), Assistant Actuary, Allstate Insurance Co, Allstate Plaza North, D-1, Northbrook IL 60062 312/291-7927	1985	<b>Schwarz, Joseph A.</b> , (A.S.A.), 14 Brower Lane, Hempstead NY 11550	i 1966
<b>Schulz, Lance E.</b> , (A.S.A.), Actuarial Assistant, Kentucky Central Life Insurance Co, Kincaid Towers, 16th Floor, Lexington KY 40507 606/253-5159	1985	<b>Schwehr, Mark D.</b> , (F.S.A., F.A.), Consultant, Hewitt Associates, 100 Hall Day Road, Lincolnshire IL 60015 312/295-5000	1980
<b>Schumacher, Robert C.</b> , (F.S.A., E.A.), William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4500	1966	<b>Schweihs, Matthias S.</b> , Vice President & Actuary, United Fire Insurance Co, One East Wacker Drive, Chicago IL 60601 312/321-9100	1966
<b>Schuster, Paul A.</b> , (F.S.A.), Associate Actuary, General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000	1981	<b>Schwisow, Mark D.</b> , (F.S.A.), Group Actuary, Mutual Benefit Life Insurance Co, 2345 Grand Avenue, Kansas City MO 64108 816/474-2519	1979
<b>Schutz, Alan J.</b> , (A.S.A., E.A.), The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1979	<b>Scott, Brian E.</b> , (F.C.A.S.), Vice President, Commercial Insurance Department, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4951	1967
<b>Schutz, John A.</b> , (F.S.A.), Associate Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4651	1966	<b>Scott, Ellis</b> , (A.S.A., E.A.), Chief, Division of Actuarial Services, US Department of Labor, 200 Constitution Avenue NW, Washington DC 20016 202/523-8471	1969
<b>Schwartz, Allan I.</b> , (F.C.A.S., M.C.A., A.S.A.), President, AIS Risk Consultants Inc, 44 Steeplechase Drive, Marlboro NJ 07746 201/780-8769	1979	<b>Scott, Gordon L.</b> , (F.S.A.), Western Farm Bureau Life Insurance, 1200 Lincoln Street, Denver CO 80203 303/831-3856	1979
<b>Schwartz, Althea A.</b> , (A.S.A.), Associate Actuary, Milliman & Robertson Inc, 3 Corporate Place, Bloomfield CT 06002 203/243-1138	1984	<b>Scott, H Randolph</b> , 2026 Milledgeville Road, Augusta GA 30901	i 1967
<b>Schwartz, Barbara J.</b> , (E.A.), Vice President, Director of Marketing, Prudential Asset Management Co, 19 Prudential Plaza, Newark NJ 07101 201/877-7041	1978	<b>Scott, James E. Jr.</b> , Assistant Vice President, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7346	1970
<b>Schwartz, Jane Bradley</b> , (A.S.A.), Assistant Actuary, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6009	1983	<b>Scott, Sanford W. Jr.</b> , (F.S.A., E.A.), Senior Vice President / Actuary, Commercial Union Life Insurance Co, One Beacon Street, Boston MA 02108 617/786-2323	1965
<b>Schwartz, Jesse M.</b> , (F.S.A.), Vice President, Individual Insurance Actuary, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2412	1972	<b>Scruse, Floyd W. Jr.</b> , Senior Vice President, Community Mutual Insurance Co, 6740 North High Street, Worthington OH 43085 614/438-3557	1984
<b>Schwartz, Jonathan</b> , (A.S.A., F.A.), Chief Actuary, New York City Retirement Systems, 220 Church Street, New York NY 10013 212/566-7677	1972	<b>Scribner, Donald J.</b> , (A.S.A.), Director of Actuarial Services, General American Life Insurance Co, PO Box 396, H-4-2, St Louis MO 63166 314/231-1700	1984
		<b>Seager, Theodore D.</b> , (F.S.A.), Senior Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/421-2763	1965

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<b>Seal, Hilary L.</b> , (A.S.A., E.A.), <i>Chairman, Seal &amp; Lohse Inc, 1143 Apples, La Mottaz Switzerland</i>	i 1965	<b>Selig, Craig S.</b> , (A.S.A.), <i>Actuarial Assistant, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421</i>	1984
<b>Seal, Myrna L.</b> , (E.A.), <i>Secretary, Seal &amp; Lohse Inc, 1143 Apples, La Mottaz Switzerland</i>	1967	<b>Selig, Gerald W.</b> , (F.S.A., E.A.), <i>Actuary Pensions, Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000</i>	1974
<b>Seals, Bonnell B.</b> , (A.S.A., E.A.), <i>Associate Actuary, The Wyatt Company, 4170 Ashford Dunwoody Road NE, Suite 432, Atlanta GA 30319 404/252-4030</i>	1981	<b>Selig, John G.</b> , (F.S.A.), <i>1801 George Street, Lawrenceville IL 62439 618/943-3663</i>	i 1965
<b>Seaman, Jerome F.</b> , (F.S.A.), <i>Consulting Actuary, Jerome F Seaman and Associates Inc, 540 Frontage Road, Northfield IL 60093-1201 312/446-8084</i>	1972	<b>Seligman, Edward J.</b> , (A.S.A.), <i>Senior Actuarial Analyst, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5073</i>	1979
<b>Sears, Carol Ruth.</b> , (E.A.), <i>Enrolled Actuary, Small Parker Ackerman Blossom, 4200 North Knoxville, Peoria IL 61614 309/682-4200</i>	1983	<b>Sell, Susan J.</b> , (A.S.A.), <i>Actuarial Assistant, The Capitol Life Insurance Co, 1600 Sherman Street, Denver CO 80203 303/861-4065</i>	1982
<b>Sears, Richard C.</b> , (F.C.A., F.S.A., E.A.), <i>Chief Executive Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300</i>	1965	<b>Sellars, Andrea T.</b> , (F.S.A., E.A.), <i>Vice President, Alexander &amp; Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3050</i>	1975
<b>Sebolt, Frank O.</b> , (A.S.A., E.A.), <i>Hooker &amp; Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400</i>	1969	<b>Sellenriek, Jill B.</b> , (E.A.), <i>W Alfred Hayes &amp; Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777</i>	1976
<b>Sedlacek, Paula S.</b> , (F.S.A.), <i>Actuary, Milliman &amp; Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644</i>	1979	<b>Seller, Lawrence A.</b> , (A.S.A.), <i>Actuarial Associate, Keystone Provident Life Insurance Co, 99 High Street, Boston MA 02110 617/338-3500</i>	1983
<b>Sedlak, Stephen A J.</b> , (F.S.A.), <i>Vice President, Corporate Actuary, Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/227-6742</i>	1974	<b>Sellers, Richard M.</b> , (F.S.A.), <i>Two Glen Arden Road, Glenview KY 40025</i>	i 1965
<b>See, Gary N.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary, Washington National Insurance Co, 1630 Chicago Avenue 6/610, Evanston IL 60201 312/570-5890</i>	1965	<b>Selles, Robert H.</b> , (F.S.A., A.C.A., E.A.), <i>Noble Lowndes International Inc, Three Park Avenue, New York NY 10016</i>	1970
<b>Seefried, Diane.</b> , (F.S.A.), <i>Associate Actuary, Connecticut General Life Insurance, Route C-37B, Hartford CT 06152 203/726-6882</i>	1982	<b>Sellitti, Marie.</b> , (A.C.A.S.), <i>Assistant Actuary, Crum &amp; Forster Underwriters, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3041</i>	1984
<b>Seeling, Ronald L.</b> , (A.S.A., E.A.), <i>Pension Actuary, Legislative Auditor's Office, State of Louisiana, Box 94397, Baton Rouge LA 70804 504/342-7069</i>	1983	<b>Selser, Donald R.</b> , (F.S.A.), <i>Vice President &amp; Actuary, Certified Life Insurance Co, 14724 Ventura Boulevard, Sherman Oaks CA 91403 818/905-3238</i>	1965
<b>Seelinger, Philip B.</b> , (E.A.), <i>Retirement Plans Manager, Levi Strauss &amp; Co, Levi's Plaza Box 7215, 1155 Battery Street, San Francisco CA 94120 415/544-6877</i>	1976	<b>Seltzer, Frederic.</b> , (F.S.A.), <i>Assistant Actuary, Metropolitan Life Insurance Co, Pensions Closeouts (2Gh), One Madison Avenue, New York NY 10010 212/578-6687</i>	1965
<b>Sega, Richard L.</b> , (F.S.A.), <i>Assistant Vice President, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5505</i>	1979	<b>Selwood, Alex E.</b> , (F.C.A., A.S.A., E.A.), <i>Consulting Actuary, 2355 S Arlington Heights Road, Suite 300, Arlington Heights IL 60005 312/437-1021</i>	1966
<b>Segal, Donald J.</b> , (F.S.A., E.A.), <i>Chief Actuary, Wolper Ross &amp; Co, 555 Madison Avenue, New York NY 10022 212/855-5566</i>	1967	<b>Semaria, Stephen D.</b> , (A.S.A., E.A.), <i>Actuary, William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202 502/561-4702</i>	1980
<b>Seglem, Kevin A.</b> , (A.S.A.), <i>Associate Consultant, Coopers &amp; Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000</i>	1979	<b>Senior, F Thomas.</b> , (F.C.A., F.S.A., E.A.), <i>Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300</i>	1972
<b>Seiffertt, Barbara.</b> , (A.C.A.S.), <i>Associate Actuary, State Farm Fire &amp; Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-2191</i>	1982	<b>Senoski, Michael J.</b> , (F.S.A., E.A.), <i>Principal, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02052 617/421-0463</i>	1979
<b>Seigel, Jack.</b> , (F.S.A.), <i>Vice President &amp; Pension Actuary, American United Life Insurance Co, One American Square, Box 368, Indianapolis IN 46204 317/263-1719</i>	1978	<b>Separik, Wharton G.</b> , 2139 Cowper Drive, Raleigh NC 27608	i 1970
<b>Sekac, Albert V.</b> , (F.S.A.), <i>Assistant Actuary, Connecticut Mutual Life Insurance Co, Mail Station 300, 140 Garden Street, Hartford CT 06154 203/727-6500</i>	1979	<b>Serota, Mitchell I.</b> , (F.S.A., E.A.), <i>Assistant Vice President, Johnson &amp; Higgins, 101 North Wacker Drive, Chicago IL 60606 312/263-2456</i>	1980
<b>Sekol, Randee William.</b> , (E.A.), <i>Vice President &amp; Chief Actuary, Beyer-Barber Incorporated, PO Box 1728, Allentown PA 18105 215/435-9577</i>	1981	<b>Setterberg, Donna M.</b> , (E.A.), <i>Manager, Retirement Plan Services, Standard Insurance Co, PO Box 711, Portland OR 97207 503/248-2722</i>	1976
<b>Selbst, Ronnie.</b> , (F.S.A., E.A.), <i>Comprehensive Actuarial Consultants, 20 Plaza Street, Suite C12-14, Brooklyn NY 11238 718/636-5445</i>	1979	<b>Sevcik, Ronald L.</b> , (A.S.A., E.A.), <i>Managing Actuary, A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400</i>	1979
<b>Seliber, Mark S.</b> , (A.S.A.), <i>Actuarial Associate, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000</i>	1985	<b>Sevilla, Exequiel S.</b> , (A.C.A.S.), <i>Consultant, National Life Insurance Co, PO Box 2056, Manila Philippines</i>	i 1967
		<b>Sexton, Steven E.</b> , (A.S.A.), <i>Associate Actuary, North American Life &amp; Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6631</i>	1982

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<b>Seymour, John H.</b> , (A.S.A.), <i>Actuary, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2232</i>	1966	<b>Shapland, Robert</b> , (F.S.A.), <i>Vice President &amp; Actuary, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2083</i>	1965
<b>Seymour, John K.</b> , (E.A.), <i>Pension Actuarial Service Director, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/525-5418</i>	1977	<b>Sharkey, Nancy B.</b> , (F.S.A.), <i>Director, Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/725-2359</i>	1981
<b>Shaffner, Charles Irvin</b> , (A.S.A.), <i>Actuarial Associate, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444</i>	1981	<b>Sharkey, William H. Jr.</b> , (F.S.A.), <i>Vice President, Marketing, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-5495</i>	1977
<b>Shaheen, Gabriel L.</b> , (F.S.A.), <i>Second Vice President, Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/427-2646</i>	1982	<b>Sharma, Ashok K.</b> , (F.S.A.), <i>Individual Health Pricing Manager, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4873</i>	1981
<b>Shalack, Theodore J.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary, MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2420</i>	1974	<b>Sharma, Parmeshvar N.</b> , (F.S.A.), <i>Assistant Vice President &amp; Group Actuary, Loyalty Life Insurance Co, 2 Corporate Place South, Piscataway NJ 08854 201/981-4018</i>	1980
<b>Shalit, Carl</b> , (F.S.A., E.A.), <i>Carl Shalit &amp; Associates, 630 Park Street, Stoughton MA 02072 617/344-4188</i>	1970	<b>Sharma, Rajendra P.</b> , (F.S.A., E.A.), <i>Assistant Vice President &amp; Actuary, Investors Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-2038</i>	1976
<b>Shall, Carol C.</b> , (E.A.), <i>Consulting Actuary, Shall &amp; Associates Inc, 700 East Main Street, Richmond VA 23219 804/788-4992</i>	1980	<b>Sharp, Anthony C.</b> , (F.S.A., E.A.), <i>Consulting Actuary, PO Box 117, Thompson PA 18465 215/688-1885</i>	1970
<b>Shall, Mark L.</b> , (A.S.A., E.A.), <i>President, Shall &amp; Associates Inc, 700 East Main Street, Suite 1008, Richmond VA 23219 804/788-4992</i>	1979	<b>Sharp, Raymond E.</b> , (F.S.A., E.A.), <i>Director of International Services, Buck Consultants Inc, 400 Plaza Drive, Harmon Meadow NJ 07094 201/863-6100</i>	1980
<b>Shanahan, John L.</b> , (E.A.), <i>President, Mid America Associates Inc, 30755 Barrington, Madison Heights MI 48071 313/585-7900</i>	1976	<b>Shatoff, Larry D.</b> , (A.C.A.S.), <i>Assistant Vice President, Towers Perrin Forster &amp; Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/569-6321</i>	1979
<b>Shane, Alan</b> , (F.S.A., E.A.), <i>Associate Group Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-4329</i>	1978	<b>Shaub, David L.</b> , (F.S.A.), <i>Consulting Actuary, Bryan Pendleton Swats &amp; McAllister, Suite A200, 4205 Hillsboro Road, Nashville TN 37215 615/385-1640</i>	1984
<b>Shank, John C.</b> , (F.S.A.), <i>Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06108 203/277-3515</i>	1977	<b>Shaw, Carolyn B.</b> , (A.S.A.), <i>Assistant Actuary, North American Life &amp; Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6673</i>	1981
<b>Shannon, Guy</b> , (F.C.A., F.S.A., E.A.), <i>Vice President &amp; Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9349</i>	1965	<b>Shaw, Henry D.</b> , (F.S.A.), <i>Senior Vice President, John Hancock Mutual Life Insurance, John Hancock Plaza, Box 111, Boston MA 02117 617/421-5198</i>	1965
<b>Shante, Dr. Vinod K.</b> , (A.S.A.), <i>Senior Associate Actuary, Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049 312/540-2571</i>	1980	<b>Shaw, James L.</b> , (A.S.A., E.A.), <i>1000 Ponce de Leon Boulevard, Coral Gables FL 33134 305/444-0328</i>	1976
<b>Shantz, David H.</b> , (F.S.A.), <i>Vice President, Individual, Great-West Life Assurance Co, 7400 East Orchard Road, Englewood CO 80111 303/793-2306</i>	1984	<b>Shaw, Joe W. Jr.</b> , (F.S.A.), <i>Consulting Actuary, JC Penney Life Insurance Co, 2700 Plano Parkway, Plano TX 75075</i>	1979
<b>Shapiro, Arnold F.</b> , (F.S.A., E.A.), <i>Professor, Pennsylvania State University, 509 G Business Admin Bldg, University Park PA 16802 814/865-3961</i>	1978	<b>Shaw, Mark E.</b> , (A.S.A.), <i>Associate Actuary, Appalachian National Life Insurance, PO Box 2647, Knoxville TN 37901 615/637-4211</i>	1984
<b>Shapiro, Kenneth</b> , (F.C.A., F.S.A., E.A.), <i>President, Hay/Huggins Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2553</i>	1974	<b>Shaw, Richard E.</b> , (A.S.A.), <i>Assistant Vice President &amp; Assistant Actuary, Maine Fidelity Life Insurance Co, 55 West Street, Keene NH 03431 603/357-1450</i>	1981
<b>Shapiro, Martin</b> , (A.S.A., E.A.), <i>Associate Consulting Actuary, Buck Consultants Inc, 2 Pennsylvania Plaza, New York NY 10121 212/850-2193</i>	1979	<b>Shaw, Robert K.</b> , (F.S.A.), <i>Assistant Vice President, Group Pension Products, Great-West Life Assurance Co, Great-West Center, 8505 East Orchard, Englewood CO 80111 303/889-3329</i>	1981
<b>Shapiro, Patricia L.</b> , (F.S.A.), <i>Lewis &amp; Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436</i>	1977	<b>Shaw, Samuel E. II</b> , (F.S.A., E.A.), <i>Vice President, Group Insurance Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4075</i>	1965
<b>Shapiro, Ray</b> , (M.C.A., A.S.A., E.A.), <i>Actuary, The Wyatt Company, 200 1st National Building, Detroit MI 48226 313/961-5485</i>	1979	<b>Shea, David A. Jr.</b> , (A.S.A.), <i>Actuarial Associate, Blue Cross/Blue Shield of Virginia, PO Box 27401, Richmond VA 23279 804/359-7754</i>	1984
<b>Shapiro, Robert D.</b> , (F.C.A., F.S.A., E.A.), <i>Director, Insurance Consulting Services, Towers Perrin Forster &amp; Crosby, 310 West Wisconsin Avenue, Suite 1104, Milwaukee WI 53203 414/273-1046</i>	1969	<b>Shea, Gerald R.</b> , (A.S.A., E.A.), <i>Assistant Actuary, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-5645</i>	1985
<b>Shapland, Mark R.</b> , (A.S.A.), <i>Actuarial Associate, Hanover Insurance Co, 100 North Parkway, Worcester MA 01605 617/853-7200</i>	1983		

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<b>Sheak, Donald Allen</b> , (A.S.A.), Vice President & Actuary, Provident Indemnity Life Insurance, 2500 DeKalb Pike, Norristown PA 19404-0511 215/279-2500	1985	<b>Sher, Fred</b> , (F.S.A., E.A.), Partner, Hewitt Associates, 4590 MacArthur Boulevard, Suite 200, Newport Beach CA 92660 714/955-1800	1976
<b>Shearer, Carolann</b> , Director, Blue Cross of Massachusetts, 100 Summer Street, 9th Floor, Boston MA 02110 617/956-3908	1984	<b>Sher, Lawrence J</b> , (F.S.A., E.A.), Principal, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1981
<b>Shearer, James L</b> , (A.S.A., F.A.), Consulting Actuary, 210-1/2 West Maumee Street, Angola IN 46703 219/665-7673	1966	<b>Sherfey, Charles J</b> , (F.S.A.), Consulting Principal, A S Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1967
<b>Sheets, William L</b> , (F.S.A ), Associate Actuary - Life, Country Life Insurance Co, 1701 Towanda Avenue, Box 2000, Bloomington IL 61701 309/557-2306	1978	<b>Sherman, Daniel Warren</b> , (A.S.A.), Associate Actuary, Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300	1981
<b>Sheffler, William J</b> , (A.S.A., E.A.), Principal, William J Sheffler & Associates, 7670 Opportunity Road, Suite 150, San Diego CA 92111 619/565-4722	1980	<b>Sherman, Harvey A</b> , (F.C.A.S.), Assistant Manager, Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5079	1984
<b>Shek, Sandra C</b> , (F.C.A.S.), Consultant, 8263 Big Dry Creek Drive, Englewood CO 80112 303/771-8226	1979	<b>Sherman, Ollie L, Jr.</b> , (F.C.A.S.), Vice President, Tillinghast Nelson & Warren, One Mill Pond Road, Simsbury CT 06457 203/651-3761	1981
<b>Shelby, Thomas H, III</b> , (A.S.A., E.A.), Consulting Actuary, 13619 Peyton Drive, Dallas TX 75240 214/437-0905	1967	<b>Sherman, Richard E</b> , (F.C.A.S.), Principal, Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-8222	1979
<b>Sheldon, Barbara</b> , (A.S.A., E.A.), Hooker & Holcombe Inc, 65 LaSalle Road, West Hartford CT 06107 203/521-8400	1984	<b>Sherard, George R</b> , (F.S.A.), Assistant Vice President & Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2315	1982
<b>Sheldon, Curtiss S</b> , (F.S.A ), Vice President, Product Management, Southern Farm Bureau Life Insurance, Box 78, Jackson MS 39205 601/981-7422	1971	<b>Sherrets, Julianne How</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1982
<b>Shell, Arnold J</b> , (F.S.A., E.A.), Vice President, Canadian Group Insurance, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4572	1979	<b>Sherrill, Thomas C</b> , Consulting Actuary, Sherrill & Associates, 3953 Pleasantdale Road, Suite 116, Atlanta GA 30340 404/449-5403	1968
<b>Shelor, Morgan L</b> , (F.S.A ), Vice President, Aplitec Inc, 5206 FM 1960 West, Suite 200, Houston TX 77069 713/893-2611	1968	<b>Sherritt, George M</b> , (F.S.A., F.A ), Consulting Actuary, 2260 Baseline Road, Suite 101, Boulder CO 80302 303/449-9382	1965
<b>Shelton, Sally Kay</b> , (A.S.A.), Actuarial Statistician, American General Life Insurance Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111	1984	<b>Sherron, W. Fred</b> , (F.S.A., E.A.), Vice President & Chief Actuary, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/254-9629	1971
<b>Shemin, Barry L</b> , (F.S.A., E.A ), Senior Vice President - Group Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-4098	1972	<b>Sherry, Harold R</b> , (F.S.A.), Market Research Development Consultant, Confederation Life Insurance Co, PO Box 105103, Atlanta GA 30348 404/953-5164	1970
<b>Shemtob, Mark</b> , (A.S.A , E.A.), Consulting Actuary, Abar Employee Benefit Plan Services, 70 South Orange Avenue, Livingston NJ 07039 201/994-0051	1982	<b>Shetensky, Lorraine T</b> , (E.A.), Associate Director-Human Resources, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06115 203/727-6500	1976
<b>Shepherd, Carl L</b> , (F.S.A ), Senior Vice President & Chief Actuary, Jefferson National Life Insurance Co, One Virginia Avenue, Indianapolis IN 46204 317/267-8045	1980	<b>Shewan, Andrew F</b> , (A.S.A , E.A ), Principal, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7162	1979
<b>Shepherd, W Blaine</b> , (F.S.A ), Senior Vice President & Actuary, Instut Plans, Washington Square Capital Inc, 512 Nicollet Mall, PO Box 9402, Minneapolis MN 55440 612/372-5665	1982	<b>Shields, Monica</b> , (A.S.A., E.A.), Associate Actuary, Alexander & Alexander Inc, 1185 Avenue of the Americas, New York NY 10036 212/575-8000	1976
<b>Shepherd, Warren L</b> , (A.S.A.), Assistant Actuary, American Fidelity Assurance Co, 2000 Classen Center, PO Box 25523, Oklahoma City OK 73125 405/523-5425	1983	<b>Shigley, Klaus O</b> , (F.S.A., E.A.), Second Vice President, John Hancock Mutual Life Insurance, John Hancock Place T-26, Box 111, Boston MA 02117 617/421-6495	1977
<b>Shepler, Richard J</b> , (F.S.A.), Actuary, CIGNA Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-8580	1977	<b>Shih, Jin-Dih</b> , (A.S.A.), Associate Actuary, Blue Cross of California, 1950 Franklin Street, Oakland CA 94659 415/645-3675	1980
<b>Shepp, Bruce N</b> , (F.S.A.), President, Shepp & Associates Ltd, 702-10080 Jasper Avenue, Edmonton AB Canada T5J 1V9 403/423-4720	1974	<b>Shih, Kathleen C</b> , (A.S.A.), Actuarial Supervisor, Towers Perrin Forster & Crosby, 2101 L Street NW, Washington DC 20037 202/466-4440	1983
<b>Sheppard, Alan R</b> , (F.C.A.S.), Vice President, H S Fox Corporation, 7839 Churchill Way, Suite 145 - Lockbox 68, Dallas TX 75251 214/385-9991	1976	<b>Shima, Richard J</b> , (A.S.A ), Executive Vice President, Travelers Insurance Company, One Tower Square, Hartford CT 06107 203/277-6119	1970
		<b>Shinkwin, William</b> , (F.S.A., E.A.), Manager of Tax Planning, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7139	1971

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<b>Shipley, Hugh, (A.S.A., E.A.), Vice President &amp; Associate Actuary, The Cowan Actuarial Co, 700 Walnut Street, Suite 306, Cincinnati OH 45202 513/241-1280</b>	1982	<b>Shumrak, H Michael, (F.S.A.), Vice President, Gill &amp; Roeser Inc, 535 Fifth Avenue, 34th Floor, New York NY 10017 212/972-4880</b>	1980
<b>Shipp, J Martin, (A.S.A.), Staff Actuary, Blue Cross/Blue Shield of North Carolina, PO Box 2291, Durham NC 27702 919/489-7431</b>	1983	<b>Shur, Walter, (F.S.A.), Executive Vice President &amp; Chief Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5057</b>	1965
<b>Shippee, Larry W, (A.S.A., E.A.), Vice President &amp; Actuary, The Beaven/Inter-American Cos, 55 East Jackson Boulevard, Suite 1000, Chicago IL 60604 312/987-9701</b>	1980	<b>Shutley, Ronald, (F.C.A., F.S.A.), Consultant, Towers Perrin Forster &amp; Crosby, 3475 Lenox Road North F, Suite 500, Atlanta GA 30326 404/261-7820</b>	1971
<b>Shively, Theodore J, (A.S.A., E.A.), Martin E Segal Co, 57 Post Street, Suite 900, San Francisco CA 94104 415/392-0930</b>	1982	<b>Sibigroth, Alan W, (F.S.A.), President, Sibigroth &amp; Consultants, 90 South Road, Port Washington NY 11050 516/883-4360</b>	1980
<b>Shlesinger, Samuel B, (F.S.A.), Vice President &amp; Actuary, Equitable Life Assurance Society, 787 Seventh Avenue, Location 44 East, New York NY 10019</b>	1979	<b>Sibigroth, Joseph C, (F.S.A., E.A.), 1075 Avocet Road, Del Ray Beach FL 33444 305/276-1883</b>	1965
<b>Shlifer, Robert J, (F.S.A., E.A.), Vice President &amp; Actuary, Monarch Life Insurance Co, 1250 State Street, Springfield MA 01133 413/785-5811</b>	1979	<b>Sicking, Matthew C, (A.S.A.), Associate Actuary, The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800</b>	1985
<b>Shockley, Marcom H, 3109 Carroll Drive, Waco TX 76708</b>	i 1970	<b>Siebels, Richard W, (F.C.A., F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 1900 Market Street, Suite 600, Philadelphia PA 19103 215/864-0900</b>	1977
<b>Shomaker, William J, (A.S.A.), CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6777</b>	1979	<b>Sieben, Richard B, (F.S.A.), President, Sieben &amp; Associates Inc, 625 North Michigan Avenue, Suite 500, Chicago IL 60611 312/337-4554</b>	1965
<b>Shoop, Edward Carl, (F.C.A.S.), Vice President &amp; Casualty Actuary, Royal Insurance Co of Canada, 10 Wellington Street East, Toronto ON Canada M5E 1L5 416/366-7511</b>	1980	<b>Siebrass, Wesley H, (A.S.A.), Actuary, Employers Modern Life Company, 717 Mulberry, Des Moines IA 50309 515/280-2580</b>	1985
<b>Shope, R Wesley, (A.S.A., E.A.), President, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, Lancaster PA 17604 717/397-2751</b>	1966	<b>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</b>	1965
<b>Shostak, Nancy C, (F.S.A., E.A.), Actuary, The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568</b>	1983	<b>Siegel, Henry W, (F.S.A.), Vice President &amp; Actuary, Equitable Life Assurance Society, 787 Seventh Avenue, Tower West 43/E, New York NY 10019 212/554-4503</b>	1974
<b>Shotwell, Stuart M, (F.S.A., A.C.A., E.A.), Consulting Actuary, 110 Maple Street, Sherborn MA 01770 617/653-7766</b>	1965	<b>Siegel, Lewis A, (E.A.), Partner, Laiken Siegel &amp; Co, 810 Broad Street, Newark NJ 07102 201/643-0880</b>	1976
<b>Shrader, William R, (A.S.A.), Group Actuary, Provident Life &amp; Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1960</b>	1980	<b>Siegel, Walter W, (F.S.A., E.A.), Actuary, The Wyatt Company, 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 203/356-1220</b>	1980
<b>Shrum, Roy G, (F.C.A.S.), Vice President &amp; Actuary, Penn National Insurance Co, 1900 Derry Street, Harrisburg PA 17105 717/255-6855</b>	1979	<b>Siegfried, Charles A, (F.S.A.), 29 Hillcrest Road, Madison NJ 07540</b>	i 1965
<b>Shugars, Warren A, (F.S.A.), Associate Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue MC64, Hartford CT 06156 203/636-6639</b>	1980	<b>Siegler, Ira I, (M.C.A., A.S.A., F.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300</b>	1976
<b>Shugart, Edward R, (F.C.A., F.S.A., E.A.), Partner, W H Odell &amp; Associates Inc, Suite A American Building, 1400 Old Mill Circle, Winston-Salem NC 27113 919/768-8217</b>	1976	<b>Siemon, Scott R, (F.S.A.), Director of Actuarial Services, Wisconsin Physicians Service, 1717 West Broadway, PO Box 8190, Madison WI 53708 608/221-4711</b>	1981
<b>Shugart, G Eric, (A.S.A.), Group Actuary, Time Insurance Company, 515 West Wells Street, Milwaukee WI 53201 414/277-6069</b>	1981	<b>Sievert, Frederick J, (F.S.A.), Vice President &amp; Individual Actuary, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800</b>	1980
<b>Shulman, Richard A, (E.A.), Executive Vice President &amp; Senior Actuary, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433</b>	1976	<b>Siewert, Jerome J, (F.C.A.S.), Assistant Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6255</b>	1982
<b>Shulman, Sharon Z, (E.A.), Director, Consulting Services, Reed-Ramsey Inc, 2021 Midwest Road, Oak Brook IL 60521 312/620-4585</b>	1984	<b>Sikic, Ante B, (F.A.), Consulting Actuary, 2346 North Bend Road, Cincinnati OH 45239 513/542-0487</b>	i 1976
<b>Shultes, Lawrence K, (F.S.A.), Vice President, Actuarial Services, Prudential Insurance Company, Box 388, Ft Washington PA 19034 215/784-3015</b>	1977	<b>Sikora, Joseph A, (F.S.A.), Senior Consultant, Coopers &amp; Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/207-5832</b>	1981
<b>Shumate, Michael A, (A.S.A.), Assistant Actuary, Standard Life &amp; Accident Insurance, 421 NW 13th Street, Oklahoma City OK 73193 405/232-5281</b>	1984	<b>Silberstein, Benny, (A.C.A.S.), President, AJA Risk Management Consultants, 888 7th Avenue, 16th Floor, New York NY 10106 212/489-7171</b>	1980
		<b>Silberstein, Morris J, (E.A.), Pensions &amp; Forecasting Inc, 310 Madison Avenue, New York NY 10017 212/687-8177</b>	1978

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<b>Silins, Edward S.</b> , (F.S.A., M.C.A.), <i>Mid-West Director</i> , Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5770	1978	<b>Simonds, Bruce</b> , (F.S.A.), <i>Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
<b>Silkes, Lawrence</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , National Benefit Life Insurance Co, 2 Park Avenue, New York NY 10016 212/684-6565	1973	<b>Simoneau, Paul W.</b> , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-3437	1965
<b>Sillesky, J Garrison</b> , (F.S.A., F.A.), 41 Perry Drive, Needham MA 02192 617/444-1208	1965	<b>Simonelli, Nicholas M.</b> , (F.S.A.), <i>Vice President &amp; Assistant Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6208	1978
<b>Silletto, C David</b> , (F.S.A.), <i>Executive Vice President</i> , Lincoln National Corp, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-3622	1965	<b>Simons, Martin M.</b> , (A.C.A.S.), <i>Chief Casualty Actuary</i> , South Carolina Insurance Department, 2711 Middleburg Drive, Columbia SC 29240 805/325-5999	1982
<b>Silva, Anne L.</b> , (A.S.A.), <i>Assistant Actuary</i> , F.F Hutton Life Insurance Co, 11011 North Torrey Pines Road, Actuarial Department, La Jolla CA 92038 619/458-8227	1984	<b>Simpson, William</b> , (F.S.A., E.A.), 15871 Dorset Road, Laurel MD 20707	1965
<b>Silva, G Stephen</b> , (A.S.A.), <i>Vice President &amp; Associate Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1667	1971	<b>Sims, Ronald F.</b> , (A.S.A.), <i>Senior Staff Actuary</i> , Blue Cross/Blue Shield of North Carolina, PO Box 2291, Durham NC 27702 919/489-7431	1979
<b>Silvanic, William Stephen</b> , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Insurance, Hartford CT 06152 203/726-5281	1985	<b>Singer, Carl J.</b> , (A.S.A.), 6049 North Morgan Street, Alexandria VA 22312 703/354-2904	1966
<b>Silver, Melvin S.</b> , (A.C.A.S.), <i>Associate Actuary</i> , Kemper Reinsurance Co, Long Grove IL 60049 312/540-3921	1984	<b>Singer, Fred M.</b> , (A.S.A.), <i>Assistant Vice President &amp; Assistant Actuary</i> , Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5004	1979
<b>Silvera, Sharon E.</b> , (A.S.A.), A S Hansen Inc, Atlanta Gas Light Tower 800, 235 Peachtree Street NE, Atlanta GA 30303 404/521-1539	1984	<b>Singer, Jack A.</b> , (A.S.A.), 61 Townsend Drive, Florham Park NJ 07932	1966
<b>Silverman, Janet K.</b> , (A.C.A.S.), <i>Supervising Actuary</i> , New York Insurance Department, 160 West Broadway, New York NY 10013 212/602-0280	1982	<b>Singer, Paul E.</b> , (A.C.A.S.), Rt 1, Box 226, Grand Beach, New Buffalo MI 49117 616/469-4979	1966
<b>Silverman, Martin</b> , (M.C.A., E.A.), National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 216/333-0221	1970	<b>Singer, Stephen G.</b> , (F.C.A., F.S.A., E.A.), <i>Manager Benefits Administration</i> , A S Hansen Inc, 1417 Lake Cool Road, Deerfield IL 60015 312/948-7400	1970
<b>Silverman, Robert L.</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , PSCC, 177 West State Street, Westport CT 06880 203/226-4238	1965	<b>Singh, Harold D.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 91324 213/742-3378	1984
<b>Silverman, Roslyn</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1324	1981	<b>Sintov, Joseph D.</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1978
<b>Silverman, Susan L.</b> , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-2120	1980	<b>Sipes, Chris Lee</b> , <i>Vice President</i> , Professional Administrators Ltd, 5 East Market, Suite 1222, Indianapolis IN 46204 317/635-6614	1984
<b>Simester, T Thomas</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1971	<b>Sipos, Michael Jay</b> , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6720	1985
<b>Simmonds, Albert C. III</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9378	1971	<b>Sirian, Robert L.</b> , <i>Director, Actuarial &amp; Statistical Services</i> , Blue Cross of Maryland, 700 East Joppa Road, Baltimore MD 21204 301/494-5306	1984
<b>Simmons, Kent M.</b> , (F.S.A.), <i>Vice President / Life Actuary</i> , Hamburg International Reinsurance Co, 3751 Maguire Boulevard, Suite 151, Orlando FL 32803 305/896-6660	1973	<b>Sirkin, Michael B.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , AMI/Group Health Services, 9665 Wilshire Boulevard, Beverly Hills CA 90212 213/278-4879	1984
<b>Simmons, Maurice O.</b> , (F.S.A., E.A.), <i>Vice President &amp; Manager</i> , Noble Lowndes International Inc, 649 Mission Street, Suite 301, San Francisco CA 94105 415/777-0550	1974	<b>Sisarcick, Wood Carlton</b> , (F.S.A., E.A.), <i>Vice President</i> , American Benefit Corp, 401 Eleventh Street, Huntington WV 25701 304/525-0331	1980
<b>Simms, Clifford R.</b> , (F.C.A., E.A.), <i>Actuary</i> , Simms & Moore Co, 932 Statler Office Tower, Cleveland OH 44115 216/861-4600	1965	<b>Sivin, Burton A.</b> , (F.S.A., E.A.), <i>President</i> , Consulting Actuaries International Inc, 666 Fifth Avenue, New York NY 10103 212/586-7500	1973
<b>Simon, LeRoy J.</b> , (F.C.A.S.), <i>Senior Vice President</i> , Prudential Reinsurance Company, 100 Mulberry Street, Newark NJ 07102 201/877-8877	1965	<b>Siwek, Raymond A.</b> , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, 39 South, Chicago IL 60685 312/822-6222	1985
<b>Simon, Robin B.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1983	<b>Skalinder, Gregg L.</b> , (M.C.A., A.S.A., E.A.), <i>Skalinder Wilkinson &amp; Associate Inc</i> , 20 North Wacker Drive, Chicago IL 60606 312/368-7013	1976
		<b>Skar, John R.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Connecticut General Life Insurance, Hartford CT 06152 203/726-5868	1981

	Admitted		Admitted
<b>Skelding, Albert Z.</b> , (F.C.A.S.), 55 Lamplighter, Apt 5A, Massapequa NY 11758	1965	<b>Slavin, Charles</b> , (A.C.A., A.S.A., E.A.), <i>Actuary</i> , Florida Local Retirement Systems, Cedars Executive Center, 2639 N Monroe Bldg C, Tallahassee FL 32303 904/488-2784	1967
<b>Skelly, Dennis A.</b> , (M.C.A., A.S.A., E.A.), <i>Consultant</i> , A S Hansen Inc, One Plaza East, Suite 838, 330 East Kilbourn Avenue, Milwaukee WI 53202 414/274-6120	1980	<b>Sliment, Kenneth J.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	1973
<b>Skelton, Don R.</b> , (F.S.A., E.A.), <i>Vice President</i> , Monarch Capital Corp, One Financial Plaza, Springfield MA 01102-9002 413/781-3000	1965	<b>Slipowitz, Michael</b> , (F.S.A.), <i>Assistant Actuary</i> , MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2347	1984
<b>Skevington, John A.</b> , (F.S.A.), 3221 Rockwood Drive, Fort Wayne IN 46815 219/483-2748	1966	<b>Slishinsky, David H.</b> , (E.A.), <i>Consultant</i> , A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203 303/831-7100	1984
<b>Skiff, Thomas A.</b> , (F.S.A.), <i>Senior Vice President</i> , Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7715	1975	<b>Sloan, John L.</b> , (E.A.), <i>Group Actuary</i> , Liberty Life Insurance Co, Box 789, Greenville SC 29602 803/292-4155	1967
<b>Skillman, Thomas E.</b> , (F.S.A.), <i>Assistant Vice President &amp; Associate Actuary</i> , American General Corporation, 2929 Allen Parkway, Houston TX 77019 713/831-1042	1980	<b>Sloan, Thomas D.</b> , (F.S.A., E.A.), <i>Senior Director</i> , Wolper Ross & Co, 555 Madison Avenue, New York NY 10022 212/355-5566	1965
<b>Skinner, Fred E.</b> , Rt 4, Hoechster Road, Springfield IL 62707	1966	<b>Sloan, Thomas L.</b> , (A.S.A.), <i>Director Financial Planning &amp; Pensions</i> , Crown Life Insurance Co, 201 North Union Street, Alexandria VA 22314 804/684-4100	1982
<b>Skocynec, Gary M.</b> , (A.S.A.), <i>Associate Manager</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3798	1982	<b>Sloan, W Keith</b> , (F.C.A.), <i>Secretary-Treasurer</i> , Transcontinental Corporation, PO Box 3044, Frankfort KY 40603 502/695-4250	1970
<b>Skoczen, John E.</b> , (E.A.), <i>Assistant Vice President</i> , Johnson & Higgins of Ohio Inc, 20325 Center Ridge Road, Rocky River OH 44116 216/356-0704	1976	<b>Sloat, Frederick P.</b> , (F.C.A., F.S.A., E.A.), 127 Bender Avenue, Roselle Park NJ 07204	1965
<b>Skoglund, David Micheal</b> , (E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, Lock Box 150, 2323 Bryan Street, Dallas TX 75201 214/651-1184	1980	<b>Slomiany, Victoria A.</b> , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-1500	1981
<b>Skokan, Donald A.</b> , (F.S.A.), <i>Associate Actuary</i> , Colonial Penn Life Insurance Co, Five Penn Center Plaza, 16th Floor, Philadelphia PA 19181-2162 215/988-4734	1979	<b>Slotnick, Ira</b> , (A.S.A.), <i>Assistant Actuary</i> , Standard Security Life of New York, 485 Madison Avenue, New York NY 10022 212/355-4141	1983
<b>Skolnik, Richard S.</b> , (A.C.A.S.), <i>Senior Vice President</i> , American Centennial Insurance Co, 400 Beneficial Center, Peapack NJ 07977 201/781-4040	1979	<b>Slowata, S John</b> , (E.A.), <i>Manager, Guaranteed Products</i> , Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/966-3291	1982
<b>Skovron, David A.</b> , (F.C.A., F.S.A., E.A.), <i>Chief Operating Partner</i> , Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1968	<b>Slowick, Margaret Ann</b> , (A.S.A.), <i>Actuarial Associate</i> , Phoenix Mutual Life Insurance Co, 100 Bright Meadow Boulevard, Group Accounting & Control, Enfield CT 06082-1957 203/741-3441	1982
<b>Skriletz, Jess A.</b> , (F.S.A.), <i>Actuary International Division</i> , Nationale-Nederlanden NV, Prinses Beatrixlaan #15, 2595 AK, The Hague Netherlands 31-70-418080	1984	<b>Sluder, Larry R.</b> , (F.S.A.), <i>Second Vice President</i> , Pilot Life Insurance Co, Box 20727, Greensboro NC 27420 919/454-2673	1978
<b>Skrodenis, Donald P.</b> , (A.C.A.S.), <i>Réinsurance Division</i> , Allstate Insurance Co, 51 West Higgins Road, S Barrington IL 60010 312/551-2618	1980	<b>Slusarz, Anthony W.</b> , (F.S.A.), <i>Associate Group Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19101	1978
<b>Skurnick, David</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , F & G Re Inc, 55 Madison Avenue, CN 1958, Morristown NJ 07960 201/898-9393	1973	<b>Small, Howard J.</b> , (M.C.A., A.S.A., E.A.), <i>Senior Enrolled Actuary</i> , Lebenson Actuarial Services Inc, White Plains Plaza, Suite 1200, White Plains NY 10601 914/948-1500	1981
<b>Slaby, Edward J.</b> , (F.S.A.), <i>Senior Vice President/Finance</i> , Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/469-7751	1979	<b>Smalley, Paul N.</b> , (A.S.A.), <i>Assistant Actuary</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606 312/648-7668	1981
<b>Slate, Marvin L. Jr.</b> , (A.S.A., E.A.), 855 Westover Avenue, Winston-Salem NC 27104 919/723-8982	1976	<b>Smardon, Robert J.</b> , (F.S.A.), <i>Director of Product Management</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	1979
<b>Slater, Michael R.</b> , (A.S.A., E.A.), <i>Vice President/Administration</i> , Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665	1976	<b>Smart, Ian C.</b> , (M.C.A., A.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, Chesterfield House, 15-19 Bloomsbury Way, London England WC1A 2TP 01/430-1151	1979
<b>Slater, Philip D.</b> , (F.S.A., E.A.), <i>Chef Actuary</i> , Woodward & Slater Inc, 225 Lorraine Avenue, Spring Lake NJ 07762 201/944-1955	1965	<b>Smick, Robert L.</b> , (E.A.), <i>Actuary</i> , Smick & Co Inc, 65 Cortlandt Avenue, New Rochelle NY 10801 212/490-3137	1976
<b>Slater, Robert E.</b> , (F.S.A.), 2237 SW Heronwood Road, Palm City FL 33490	1965		

	Admitted		Admitted
<b>Smith, Alexander J C</b> , (F.C.A., A.S.A., E.A.), <i>Vice Chairman</i> , Marsh & McLennan Cos, 1221 Avenue of the Americas, New York NY 10020 212/997-8710	1971	<b>Smith, James B, Jr.</b> , (F.S.A.), <i>Actuary</i> , Torchmark Corp, PO Box 2612, Birmingham AL 35202 205/325-4241	1977
<b>Smith, Barry V</b> , (F.S.A.), <i>Executive Vice President</i> , Equitable Life Assurance Society, 1285 Avenue of the Americas, New York NY 10019 212/554-4634	1965	<b>Smith, James P</b> , (F.S.A.), 13821 Vinewood Lane, Dayton MN 55327 612/421-5496	1965
<b>Smith, Bradley M</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6008	1980	<b>Smith, James R</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Western States Life Insurance Co, 700 South 7th Street, Fargo ND 58103 701/237-5700	1979
<b>Smith, Byron W</b> , (A.C.A.S.), <i>Assistant Vice President &amp; Actuary</i> , Horace Mann Insurance Companies, One Horace Mann Plaza, Springfield IL 62715 217/788-5388	1984	<b>Smith, Jeffrey L</b> , <i>Vice President, Finance</i> , Blue Cross of Central Ohio, PO Box 16526, Columbus OH 43216 614/464-5836	1984
<b>Smith, Charles B</b> , (F.S.A., E.A.), Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111	1979	<b>Smith, John E</b> , (F.S.A., E.A.), 609 Edgar Road, St Louis MO 63119	1965
<b>Smith, Christopher G</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1965	<b>Smith, John Richard</b> , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1980
<b>Smith, Clyde, Jr.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Associate Actuary</i> , American General Life/Accident Insurance Co, American General Center, Nashville TN 37250 615/749-1300	1978	<b>Smith, Kenneth R</b> , (F.C.A., F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 200 Renaissance Center, Suite 2750, Detroit MI 48243 313/567-6616	1970
<b>Smith, Courtland C</b> , (F.S.A.), <i>Consulting Actuary</i> , 61 Dunn Court, Stamford CT 06905 203/322-6216	1965	<b>Smith, Kevin Michael</b> , (A.S.A.), <i>Manager, Guaranteed Products</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/593-3799	1980
<b>Smith, Craig A</b> , (F.S.A.), <i>Associate Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3333	1985	<b>Smith, Larry C</b> , (A.S.A.), <i>Assistant Vice President &amp; Assistant Actuary</i> , Standard Life Insurance Co, PO Box 1729, Jackson MS 39205 601/948-5300	1980
<b>Smith, David V</b> , (A.S.A.), <i>Product Actuary</i> , National Fidelity Life Insurance Co, 5200 Metcalf Street, PO Box 2986, Overland Park KS 66201 913/676-5800	1979	<b>Smith, Larry R</b> , (E.A.), <i>Vice President &amp; Actuary</i> , Rael & Letson, 635 Mariners Island Blvd, Suite 203, San Mateo CA 94404 415/341-3311	1976
<b>Smith, Edward I</b> , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6950	1976	<b>Smith, Laurence K</b> , (A.S.A.), Route 4, PO Box 171A, Elkhorn WI 53121	1966
<b>Smith, Edward R</b> , (F.C.A.S.), <i>Vice President &amp; Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/517-4830	1966	<b>Smith, Lee M</b> , (F.C.A.S.), <i>Manager</i> , Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1973
<b>Smith, F Eugene</b> , (F.S.A.), 2175 Marine Drive, Suite 1401, Oakville ON Canada L6L 5L5 416/827-3938	1968	<b>Smith, Matthew J</b> , (A.S.A.), <i>Assistant Actuary</i> , Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711	1981
<b>Smith, Frances A</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Associate Actuary</i> , Crum & Forster Personal Insurance, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-4171	1979	<b>Smith, Michael Bayard</b> , (A.C.A.S.), <i>Assistant Actuary</i> , American Bankers Insurance Group, 11222 Quail Roost Drive, Miami FL 33157 305/253-2244	1985
<b>Smith, Francis M</b> , (F.S.A.), Ramapo Lane West, Long Bell Island NJ	1965	<b>Smith, Michael L</b> , (F.S.A.), <i>Vice President, Risk Management, Life Department</i> , Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1457	1974
<b>Smith, Fraser M</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, 99 Bank Street, Ottawa ON Canada K1P 5A3 613/560-7706	1968	<b>Smith, Morton, Jr.</b> , (F.S.A., E.A.), <i>Vice President-Pension Actuary</i> , Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4404	1966
<b>Smith, Frederic J</b> , (A.S.A., E.A.), <i>Senior Director</i> , Wolper Ross & Co, 4770 Biscayne Boulevard, Miami FL 33137 305/576-9210	1976	<b>Smith, Peter L, Jr.</b> , (A.S.A.), <i>Associate Actuary</i> , Farm Family Life Insurance Co, PO Box 656, Albany NY 12201 518/436-9751	1980
<b>Smith, Gerard N</b> , (F.S.A.), <i>Group Ltd Actuary</i> , Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2207	1979	<b>Smith, Raymond L</b> , 4041 12th Street, Des Moines IA 50313	1966
<b>Smith, Harold W</b> , RR 4 PO Box 280, Frankfort IN 46041 317/325-2581	1966	<b>Smith, Richard A</b> , (A.C.A.S.), <i>Associate Actuary</i> , Allstate Insurance Co, Allstate Plaza North D1, Northbrook IL 60062 312/480-2698	1983
<b>Smith, Henry W</b> , (F.A.), 22 Blake Street, Westborough MA 01581	1976	<b>Smith, Richard F</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1971
<b>Smith, J Brookes, Jr.</b> , <i>Actuary IV</i> , Maryland State Department of Insurance, 501 St Paul Place, Baltimore MD 21202 301/659-6188	1970	<b>Smith, Robert H</b> , (F.C.A., F.S.A., E.A.), 912 Judie Lane, Ambler PA 19002	1965
<b>Smith, J Henry</b> , (F.S.A.), 46-04U Meadow Lakes, Hightstown NJ 08520 609/443-8598	1965	<b>Smith, Robert T</b> , (F.S.A.), <i>Senior Vice President</i> , Seaboard Life Insurance Co, 2165 West Broadway, Vancouver BC Canada V6K 4N5 604/734-1667	1984
		<b>Smith, Roger W</b> , (F.S.A.), <i>Senior Vice President</i> , PolySystems Inc, 55 East Jackson Boulevard, Suite 400, Chicago IL 60604 312/663-5670	1980

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<b>Smith, Ronald J.</b> , (A.S.A.), William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0390	1984	<b>Snader, Richard H.</b> , (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
<b>Smith, Ronald J W.</b> , (F.C.A., F.S.A., E.A.), President, Gabriel Roeder Smith & Co, 2090 First National Building, Detroit MI 48226 313/961-3346	1965	<b>Snapp, Sharon Alice</b> , (A.S.A., E.A.), Consulting Actuary, The Wyatt Company, 546 Valley Road, PO Box 708, Upper Montclair NJ 07043 201/744-8200	1982
<b>Smith, Rosanne Kay</b> , (F.S.A.), Assistant Actuary, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, PO Box 3149, Lancaster PA 17604 717/397-2751	1983	<b>Snead, Patrick K.</b> , (E.A.), Consulting Actuary, The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1979
<b>Smith, Russell H. Jr.</b> , (F.S.A., A.C.A., E.A.), Vice President & Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01603 617/852-1000	1965	<b>Sneed, Donald W.</b> , (F.S.A.), Vice President & Actuary, State Reserve Life Insurance, 115 West 7th Street, Fort Worth TX 76101 817/335-9575	1967
<b>Smith, Sherwood Z.</b> , (F.S.A.), Actuary, Health Care Service Corp, 233 North Michigan Avenue, Chicago IL 60601 312/938-6743	1973	<b>Snell, William M.</b> , (F.S.A.), 4380 North Alpine Avenue, Milwaukee WI 53211	1965
<b>Smith, Stephen L.</b> , (F.S.A.), Vice President, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04112 207/780-2606	1969	<b>Snively, Allen B.</b> , Vice President, Blue Cross/Blue Shield of Kentucky, 9901 Linn Station Road, Louisville KY 40223 502/423-2320	1984
<b>Smith, Steven A.</b> , (F.S.A.), Senior Vice President & Chief Actuary, First Colony Life Insurance Co, PO Box 1280, Lynchburg VA 24505 804/845-0911	1974	<b>Snyder, Barbara L.</b> , (F.S.A., M.C.A.), Senior Manager, Ernst & Whinney, 2001 Ross Avenue, Suite 2800, Dallas TX 75201 214/979-1700	1979
<b>Smith, Susan M.</b> , (A.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6006	1976	<b>Snyder, John B.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 15700 West Blue Mound Road, Brookfield WI 53005 414/784-2250	1976
<b>Smith, T Donald</b> , (A.S.A.), Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5065	1971	<b>Snyder, Marvin</b> , (E.A.), President, Marvin Snyder & Associates Ltd, PO Box 189, Merion Sta PA 19066 215/667-2955	1976
<b>Smith, Talbot T.</b> , (A.S.A., E.A.), Consultant, Coopers & Lybrand, 1520 Fairgreen, Fullerton CA 92633 213/481-1000	1979	<b>Snyder, Mary Beth</b> , (E.A.), Enrolled Actuary, CDP Inc, 9304 Forest Lane, Suite 260, Dallas TX 75243	1976
<b>Smith, Thomas Brooks</b> , (A.S.A.), Senior Actuarial Analyst, Towers Perrin Forster & Crosby, 3475 Lenox Road NE, Suite 500, Atlanta GA 30326 404/261-7820	1984	<b>Sobel, Harvey</b> , (F.S.A.), Manager, Peat Marwick Mitchell & Co, 345 Park Avenue, 24th Floor, New York NY 10154 212/872-6530	1979
<b>Smith, Vernon J.</b> , (A.S.A.), Executive Vice President, Alliance Life Insurance Co, PO Box 8906, Wichita KS 67208 316/686-2600	1966	<b>Sobel, Mark J.</b> , (F.C.A.S.), Director, Property Casualty Actuarial Consultants, Touche Ross & Co, One State Street, Hartford CT 06103-3195 203/522-1300	1980
<b>Smith, Victor L.</b> , (A.S.A.), Assistant Vice President & Actuary, Capital Holding Corporation, PO Box 32830, Louisville KY 40232 502/560-2316	1970	<b>Soderquist, G David</b> , (F.C.A., F.S.A.), The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/793-5823	1967
<b>Smith, Vine H.</b> , (E.A.), Vice President, Johnson & Higgins, 2029 Century Park East, Suite 2400, Los Angeles CA 90067 213/552-5960	1977	<b>Soderstrom, Glenn W.</b> , (F.S.A., M.C.A., E.A.), Consulting Actuary, William M Mercer-Meidinger Inc, 450 North Sunnyslope Road, Suite 1, Brookfield WI 53005 414/785-9669	1979
<b>Smith, W Leon</b> , (F.S.A., E.A.), Principal, Touche Ross & Co, 2001 Bryan Tower, Suite 2400, Dallas TX 75201 214/741-3553	1977	<b>Sohn, William J.</b> , (F.S.A., F.A.), Actuary, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/309-1347	1973
<b>Smith, William Daniel</b> , (F.S.A.), Vice President & Controller, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1965	<b>Solenberger, Carl W.</b> , (F.S.A.), 1935 South Park Avenue, Springfield IL 62704 217/546-3883	1965
<b>Smith, William David</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Milliman & Robertson Inc, 44 Montgomery Street, Room 200, San Francisco CA 94104 415/362-1407	1965	<b>Solomon, Norman</b> , (F.S.A.), Chief Actuary, US Railroad Retirement Board, 844 North Rush Street, Chicago IL 60611 312/751-4915	1979
<b>Smithback, Eric L.</b> , (F.S.A.), Assistant Vice President & Group Actuary, Life Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19103 215/569-7730	1984	<b>Solomon, Richard H.</b> , (F.S.A., E.A.), Vice President/Consulting Actuary, Alexander & Alexander Inc, 3550 Wilshire Boulevard, Los Angeles CA 90010 213/385-5211	1969
<b>Smithen, Robert M.</b> , (F.S.A.), Vice President, U.S. Financial, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-5901	1983	<b>Solomon, Roger R.</b> , (F.S.A.), Actuary, Benefit Trust Life Insurance Co, 1771 West Howard Street, Chicago IL 60626 312/274-8100	1979
<b>Smrekar, Jerry</b> , (E.A.), Vice President, Pension Consultants Inc, 430 Marquette Avenue, Suite 407, Minneapolis MN 55401 612/339-1111	1980	<b>Solomon, Ronald L.</b> , (A.S.A., E.A.), Actuary, Health Care Financing Administration, M-1, 1705 Whitehead Road, Baltimore MD 21207 301/594-2793	1977
		<b>Solomonian, Laura A.</b> , (F.S.A.), Associate Actuary, Manufacturers Life Insurance Co, 200 Bloor Street East, Toronto ON Canada M4W 1E5 416/926-6893	1981

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<b>Solverud, Mark L.</b> , (F.S.A.), Assistant Actuary - Research, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5373	1982	<b>Soul, Mary Ellen</b> , (F.S.A.), Actuarial Director, Prudential Insurance Company, Prudential Plaza, Newark NJ 06974 201/877-6883	1983
<b>Sommer, Benjamin L.</b> , (A.S.A.), Pension Sales, Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46805 219/484-0511	1982	<b>Sourdifff, Jerald E.</b> , (F.S.A.), Vice President & Actuary, Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7025	1976
<b>Sommer, Steven D.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1977	<b>Southall, Charles R.</b> , (F.S.A., E.A.), Principal, Coopers & Lybrand, 1000 West Sixth Street, PO Box 17919, Los Angeles CA 90017-0919 213/482-6276	1979
<b>Sondergaard, John E.</b> , (E.A.), Consulting Actuary, Malcolm Thompson & Associates, 14505 Torrey Chase Boulevard, Suite 107, Houston TX 77014 713/537-8304	1976	<b>Southcote-Want, Colin E.</b> , (F.S.A., E.A.), Albion Actuarial Consultants, 6928 192nd Street SW, Lynnwood WA 98036 206/778-7720	1980
<b>Sondergeld, Donald R.</b> , (F.S.A., A.C.A., E.A.), Senior Vice President & Chief Actuary, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-9000	1965	<b>Southwell, Donald G.</b> , (F.S.A.), President, Pruco Life Insurance Company, 213 Washington Avenue, 14 Washington, Newark NJ 07102 201/877-3815	1978
<b>Song, Jen-Shenn</b> , (A.S.A.), Actuarial Assistant, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000	1982	<b>Southworth, J Russell</b> , (F.C.A., F.S.A., E.A.), Tillinghast Nelson & Warren, One Newton Executive Park, Newton MA 02162 617/965-8420	1972
<b>Song, Young B.</b> , (A.C.A.S.), Technical Analyst, CIGNA Corp, Hartford CT 06152 203/726-7400	1981	<b>Spade, Kent A.</b> , (A.S.A., E.A.), Associate Consultant, The Wyatt Company, 1700 One Penn Center, Philadelphia PA 19103 215/587-5236	1980
<b>Sonheim, Jeffrey</b> , (A.S.A.), Chubb Life Insurance Co of America, Planning Department, One Granite Place, Concord NH 03301 603/224-7741	1981	<b>Spafford, Dan R.</b> , (F.S.A.), Vice President & Actuary, Equitable Life Assurance Society, 2 Penn Plaza, New York NY 10121 212/714-5269	1977
<b>Sonkin, Ronald B.</b> , (M.C.A., A.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0555	1980	<b>Spalla, Joanne S.</b> , (F.C.A.S.), Director - Reserve Analysis, Hartford Insurance Group, Actuarial/Research Operations, HO-1, Hartford CT 06115 203/547-4354	1983
<b>Sonnantime, Alan E.</b> , (A.S.A.), Actuary, Gabriel Roeder Smith & Co, First National Building, Detroit MI 48226 313/961-3346	1979	<b>Spano, Anthony T.</b> , (F.S.A., E.A.), Actuary, American Council of Life Insurance, 1850 K Street NW, Washington DC 20006 202/862-4174	1965
<b>Sonnantime, J Kathryn</b> , (E.A.), Actuary, Gabriel Roeder Smith & Co, First National Building, Detroit MI 48226 313/961-3346	1976	<b>Spare, William A.</b> , (F.S.A.), Consulting Actuary, 210 Hillendale Drive, Doylestown PA 18901 215/348-4059	1965
<b>Sonnenschein, Gerald B.</b> , (A.C.A., E.A.), Vice President & Actuary, Gabriel Roeder Smith & Co, 2090 First National Building, Detroit MI 48226 313/961-3346	1976	<b>Spaulding, Asa T.</b> , 1608 Lincoln Street, Durham NC 27701	i 1965
<b>Sonnleitner, William</b> , (F.S.A.), Vice President & Actuary, Life Investors Insurance Co, 4333 Edgewood Road NE, PO Box 1447, Cedar Rapids IA 52499 319/398-8667	1979	<b>Spear, Roy W.</b> , (E.A.), President, Spear Actuarial Services Inc, 3960 Peachtree Road NE, Suite 530, Atlanta GA 30319 404/233-1294	1980
<b>Soppe, Janet M.</b> , (F.S.A.), Assistant Actuary, Life Investors Insurance Co, 4333 Edgewood Road North E, Cedar Rapids IA 52499 319/398-8775	1985	<b>Spedden, W Calvin</b> , (F.S.A., E.A.), President, Spedden & Associates Inc, One Glen Lakes Park, Suite 720, 8140 Walnut Hill Lane, Dallas TX 75231 214/691-9329	1979
<b>Sorbo, Allen J.</b> , (F.S.A.), Consultant, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1980	<b>Spellman, James W.</b> , (F.S.A.), Vice President, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2869	1965
<b>Sorensen, Stuart L.</b> , (F.S.A.), Vice President & Chief Actuary, Security American Financial, 6681 Country Club Drive, Minneapolis MN 55427-4698 612/544-2121	1975	<b>Spellman, Peter J.</b> , (F.S.A.), President, The Citadel Life Insurance Co, PO Box 31488, Charlotte NC 28231 704/374-0211	1965
<b>Sormani, Charles R.</b> , (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	<b>Spence, Calvin C.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1839 York Street, Denver CO 80206 303/320-1261	1984
<b>Soronenow, Frederick T.</b> , (F.S.A., E.A.), Consulting Actuary, Johnson & Higgins Willis Faber, 650-200 Granville Street, Vancouver BC Canada V6C 2S2 604/681-6141	1977	<b>Spencer, William C.</b> , (E.A.), President & Actuary, Spencer Organization Inc, 366 Kinderkamack Road, Box 248, Westwood NJ 07675 201/666-6011	1981
<b>Sorrentino, Steven G.</b> , (A.S.A.), Associate Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1983	<b>Sperry, Mark D.</b> , (A.S.A.), Manager, Aetna Life & Casualty, 151 Farmington Avenue, D206, Hartford CT 06156 203/273-2159	1982
<b>Soucy, Robert L.</b> , (E.A.), Manager Technical Services, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0475	1976	<b>Spies, Robert L.</b> , (F.S.A., E.A.), Second Vice President & Individual Actuary, Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4351	1975
		<b>Spigal, Jerauld G.</b> , (F.C.A., F.S.A., E.A.), Principal, Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/872-5953	1976
		<b>Spigal, Judith D.</b> , (F.S.A., E.A.), Actuary, General Electric Co, Fairfield CT 06431 203/373-3018	1980

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<b>Spilker, Keith K.</b> , (F.S.A.), Assistant Actuary, Security Mutual Life Insurance Co, 200 Centennial Mall North, Box 82248, Lincoln NE 68501 402/477-4141	1981	<b>Staats, Dean R.</b> , (F.S.A.), Executive Vice President, North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8363	1965
<b>Spilker, Mark E.</b> , (F.S.A.), Associate Actuary, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8228	1980	<b>Stabert, Bernhardt K.</b> , (F.C.A.), 312 Hathaway Lane, Wynnewood PA 19096 215/649-0140	1965
<b>Spina, Vincent F.</b> , (A.S.A.), Staff Actuary, Smith Everett & Associates Inc, 115 East Jefferson Street, Syracuse NY 13202 315/472-8384	1985	<b>Stackhouse, B L.</b> , (F.S.A.), Vice President, Operations, Canadian Individual, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4589	1968
<b>Spindler, Stephen J.</b> , (F.S.A.), Associate Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-4768	1979	<b>Stadler, Elisabeth</b> , (A.C.A.S.), Senior Actuarial Associate, North American Reinsurance Corp, 100 East 46th Street, New York NY 10017 212/907-8266	1982
<b>Spitz, Michael E.</b> , (F.S.A.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06103 203/277-1408	1984	<b>Staelelin, Martin</b> , (F.S.A.), Actuary, Allstate Life Insurance Co, 60 Allstate Plaza South, Northbrook IL 60062 312/291-6350	1979
<b>Spitz, Ronald O.</b> , (A.S.A., E.A.), Vice President, Hay/Huggins Co Inc, 33 North LaSalle Street, Suite 2119, Chicago IL 60602 312/641-6545	1980	<b>Stafford, Charles B.</b> , (F.C.A., A.S.A., E.A.), Assistant Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7109	1966
<b>Spitzer, C Robert</b> , (F.C.A.S.), Vice President & Actuary, American Universal Insurance Co, 144 Wayland Avenue, PO Box 6328, Providence RI 02940 401/351-4600	1973	<b>Stagg, Ronald G.</b> , (F.S.A.), 7011 Balmoral Drive, Fort Wayne IN 46804	i 1965
<b>Spitzer, Robert F.</b> , (E.A.), Consultant, Towers Perrin Forster & Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067 213/551-5600	1982	<b>Stahl, Joseph J. II</b> , (F.C.A., F.S.A., E.A.), Vice President, Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300	1965
<b>Spitznass, Richard B.</b> , (E.A.), Vice President, Management Compensation Group, 4640 SW Macadam Avenue, Portland OR 97201 503/226-1421	1976	<b>Staley, Harlow B.</b> , (F.S.A., A.C.A.S.), Consulting Actuary, Harlow B Staley & Associates, 1716 Longvalley Drive, Northbrook IL 60062 312/564-0411	1965
<b>Spitt, Daniel L.</b> , (F.C.A.S.), Actuary, Wisconsin Employers Casualty Co, Green Bay WI 54344 414/337-5533	1983	<b>Stamant, Jeanne M.</b> , (F.S.A.), Second Vice President / Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1978
<b>Spock, Stephen C.</b> , (F.S.A.), Director, Aetna Life & Casualty, 151 Farmington Avenue, A303, Hartford CT 06156 203/273-7049	1980	<b>Stanar, Thomas J.</b> , (F.S.A., E.A.), Head of Office, William M Mercer-Meidinger Inc, 200 Frey Building, Grand Rapids MI 49503 616/459-0156	1977
<b>Spock, William T.</b> , (F.S.A.), Vice President & Manager, Edward L Noyes & Co, 15 South Chester Road, Swarthmore PA 19081 215/544-2700	1966	<b>Stanard, James N.</b> , (F.C.A.S.), Senior Vice President, F & G Re Inc, 55 Madison Avenue, CN 1958, Morristown NJ 07960 201/898-9393	1977
<b>Spoelstra, Herbert B.</b> , Director, Retirement Services, United Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46206 317/263-7466	1966	<b>Stancik, Edwin E.</b> , (A.S.A., E.A.), Staff Actuary, W.E. Stanley & Co Inc, 925 West Market, Greensboro NC 27403 919/273-9492	1967
<b>Spoolstra, Peter C.</b> , (F.C.A., E.A.), President, Peter C Spoolstra & Associates Inc, 1829 North Meridian Street, Indianapolis IN 46202 317/925-9001	1966	<b>Stanco, Edward J.</b> , (A.C.A.S.), Second Vice President, John Hancock Reinsurance Co, PO Box 111, Boston MA 02117 617/236-5226	1985
<b>Spooner, Forrest Allen</b> , (F.S.A., E.A.), Senior Vice President, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-3300	1971	<b>Stankus, Leo M.</b> , (F.C.A.S.), Financial Director, Allstate Insurance Co, 1 Allstate Commercial Plaza, 51 West Higgins Road 11A, S Barrington IL 60010 312/551-2466	1965
<b>Springer, Linda M.</b> , (F.S.A.), Assistant Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-6772	1981	<b>Stanley, Dennis L.</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1979
<b>Sproule, Michael E.</b> , (F.S.A.), Vice President & Actuary, Metropolitan Life Insurance Co, One Madison Avenue, Pensions 3-A, New York NY 10010 212/578-2713	1983	<b>Stanley, J Perham</b> , (F.C.A., A.S.A., E.A.), President, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1965
<b>Spurgeon, Benjamin G.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1635	1982	<b>Stanley, Neal N.</b> , (F.S.A., E.A.), Consulting Actuary, Group and Pension Administration, 12160 Abrams Road, Suite 409, Dallas TX 75243 214/238-7900	1967
<b>Spurgeon, Paul M.</b> , (A.S.A.), Assistant Vice President & Actuary, Mutual Security Life Insurance Co, 3000 Coliseum Boulevard East, Fort Wayne IN 46805 219/484-0511	1982	<b>Stanley, Randall L.</b> , (F.S.A., E.A.), Vice President, Actech Inc, Eight Piedmont Center #310, 3525 Piedmont Road NE, Atlanta GA 30305 404/262-7522	1977
<b>Squires, Sanford R.</b> , (F.C.A.S.), Consultant, ISI Systems Inc, Oakpark VII, Middlesex Turnpike, Bedford MA 01730 617/275-5900	1977	<b>Stanley, Samuel S.</b> , (F.S.A., M.C.A., E.A.), Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1980

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<b>Stanley, Stephen A.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Jefferson Standard Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2450	1975	<b>Steeves, Spurgeon S.</b> , (E.A.), <i>President</i> , Pension Development Co Inc, 655 Boylston Street, Boston MA 02116 617/536-6646	1976
<b>Stanton, Gary A.</b> , (A.S.A.), <i>Manager, Software Development</i> , PolySystems Inc, 55 East Jackson, Chicago IL 60604 312/948-9667	1980	<b>Stefanson, Doug J.</b> , (F.S.A.), <i>Manager, Group Ins Operations</i> , Great-West Life Assurance Co, 8505 Fast Orchard Road, Englewood CO 80111 303/889-3244	1981
<b>Stanton, Ming H.</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-6735	1971	<b>Steffen, Karen</b> , (F.S.A., M.C.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1976
<b>Stark, Glen Edward</b> , (A.S.A.), <i>Associate Actuary</i> , National Farmers Union Life, 12025 East 45th Avenue, Denver CO 80251 303/371-1760	1980	<b>Steffen, Walter W.</b> , (F.S.A.), <i>Consultant</i> , 406 Bent Tree Lane, Indianapolis IN 46260 317/251-2406	1965
<b>Stark, John W C.</b> , (A.S.A.), <i>Actuarial Associate</i> , Blue Cross/Blue Shield of Virginia, 2015 Staples Mill Road, PO Box 27401, Richmond VA 23279 804/359-7009	1983	<b>Steimla, Joseph H.</b> , (F.S.A., M.C.A.), <i>President</i> , Steimla & Associates Inc, 205 South Northwest Highway, Park Ridge IL 60068 312/759-0315	1979
<b>Starovasnik, Donald M.</b> , (F.A.), <i>Actuary</i> , Washington Insurance Commissioner's Office, Insurance Building AQ21, Olympia WA 98504 206/753-7305	1970	<b>Stein, Jerome M.</b> , (F.S.A.), <i>Vice President &amp; Associate Actuary</i> , Prudential Insurance Company, 14 Washington Street Bldg. Newark NJ 07101 201/877-6900	1965
<b>Starr, Jeremy</b> , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8289	1979	<b>Stein, Joan Berkman</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5440	1966
<b>Starr, Susan H.</b> , (F.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1976	<b>Stein, Mel</b> , (F.S.A., E.A.), <i>President, Forecast Consultants Inc</i> , 4345 Sigma Road, Dallas TX 75234 214/233-1192	1965
<b>Stashin, Philip D.</b> , (E.A.), <i>President</i> , Federation Pension Bureau Inc, 10 East 21st Street, New York NY 10010 212/505-0100	1977	<b>Stein, Robert W.</b> , (F.S.A.), <i>Partner</i> , Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1977
<b>Statius, Anastase E.</b> , (F.C.A., A.S.A., E.A.), 1450 Palisade Avenue #6B, Fort Lee NJ 07024 201/947-6031	1965	<b>Steinberg, Edwin J.</b> , (A.S.A.), E.J. Steinberg Associates, 4601 Ponce De Leon Boulevard, Coral Gables FL 33146 305/661-1016	1966
<b>Staub, E Brian</b> , (A.S.A., E.A.), <i>President</i> , Staub & Associates Inc, 100 Washington Square, Suite 1200, Minneapolis MN 55401 612/343-2506	1966	<b>Steinberg, Howard L.</b> , (A.S.A.), <i>Vice President, Research Division</i> , Jasmark, 14813 SW 140th Place, Miami FL 33186 305/441-1743	1982
<b>Stavsky, Louis E.</b> , (F.S.A., F.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3575	1981	<b>Steinen, Phillip A.</b> , (A.C.A.S.), <i>Associate Actuary</i> , Central Mutual Insurance Co, 800 South Washington Street, Van Wert OH 45891 419/238-1010	1984
<b>Stearns, Bernice E.</b> , <i>Vice President Actuarial, Underwriting Services</i> , Blue Cross/Blue Shield of Oregon, PO Box 1271, Portland OR 97207 503/225-5280	1984	<b>Steiner, Elliott Mark</b> , (F.S.A.), <i>Associate Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3955	1979
<b>Stearns, John B.</b> , (F.S.A.), 80 Green Village Road, Madison NJ 07940	1965	<b>Steiner, Kenneth A.</b> , (F.S.A., M.C.A., E.A.), <i>Consulting Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1979
<b>Stearns, John H. Jr.</b> , (A.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Square, Group Experience Rating, 5MS, Hartford CT 06115 203/277-3557	1971	<b>Steiner, Robert C.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Furlin and Steiner Associates Inc, 26 Park Street, Montclair NJ 07042 201/783-3668	1968
<b>Stearns, John L.</b> , (F.S.A.), 25 Columbine Road, Weston MA 02193	1965	<b>Steiner, William K.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1965
<b>Stedman, John A.</b> , (F.S.A.), <i>Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3522	1966	<b>Steinforth, Alex W. Jr.</b> , (F.C.A., F.S.A., E.A.), <i>Principal</i> , Wilham M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6099	1965
<b>Steele, Ernest C.</b> , <i>President</i> , Occidental Life Insurance Co of North Carolina, 1001 Wade Avenue, PO Box 10234, Raleigh NC 27605 919/834-0751	1966	<b>Steinhauser, John</b> , (F.S.A., E.A.), <i>Mutual Benefit Life Insurance Co</i> , 520 Broad Street, Newark NJ 07101 201/481-8000	1978
<b>Steneck, Lee R.</b> , (F.C.A.S.), <i>Second Vice President</i> , General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5404	1978	<b>Steinhorn, Robert David</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Steinhor & Associates, PO Box 1257, San Francisco CA 94101 415/444-7444	1982
<b>Steeple, Larry A.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , West 315, South 7605 Lakecrest Drive, Mukwonago WI 53149 414/363-4507	1973	<b>Steinig, Stephen N.</b> , (F.S.A.), <i>Senior Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7317	1971
<b>Steer, Grant David</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Associate Actuary</i> , Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2819	1980	<b>Steinmann, John W.</b> , (E.A.), <i>Consulting Actuary</i> , Noble Lowndes Becker, 26 Washington Street, East Orange NJ 07017 201/675-8900	1982

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<b>Stellmacher, Jon M.</b> , (F.S.A.), Associate Actuary, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1981	<b>Stevens, W Tris</b> , (F.S.A., E.A.), National Business Consultants, 608 Marr Drive, Signal Mountain TN 37377 615/886-5008	1965
<b>Stemmermann, Theodore A.</b> , (F.S.A.), 103 Via Amalfi, New Smyrna Beach FL 32069	1965	<b>Stevens, William Richard</b> , (A.S.A.), Actuarial Associate, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1980
<b>Stempel, Martin</b> , (F.S.A., E.A.), Senior Vice President & Actuary, McGinn Associates, 2564 West Woodland Drive, Anaheim CA 92801 714/826-0640	1967	<b>Stevenson, Jeffrey G.</b> , (F.S.A.), Director of Information Systems, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
<b>Stennes, George V.</b> , (F.C.A., F.S.A., E.A.), 7070 Mid Oaks Avenue North, Stillwater MN 55082 612/439-4780	1965	<b>Stevenson, Jeffrey W.</b> , (E.A.), Consultant, The Wyatt Company, 233 South Wacker Drive, Chicago IL 60606 312/876-2000	1984
<b>Stenson, Richard M.</b> , (F.S.A., E.A.), Senior Vice President, Equitable Life Assurance Society, 787 Seventh Avenue, Tower West 43/N, New York NY 10019 212/554-4223	1965	<b>Stevenson, Raymond H.</b> , (M.C.A., F.A.), Director, Employee Insurance and Pensions, International Harvester Co, 401 North Michigan Avenue, Chicago IL 60611 312/836-3220	1967
<b>Stephan, Ruth W.</b> , (F.S.A.), Associate Actuary, Aplitec Inc, 5206 Fm 1960 West, Suite 200, Houston TX 77069 713/893-2611	1980	<b>Stewart, Charles W.</b> , (F.C.A.S.), Vice President & Senior Actuary/P/C Group, CIGNA Corp, 1600 Arch Street, Philadelphia PA 19103 215/241-8350	1972
<b>Stephan, William J.</b> , (F.C.A., E.A.), Senior Vice President & Director, Compensation & Capital Inc, 900 1hird Avenue, New York NY 10022 212/980-4900	1966	<b>Stewart, Daniel G.</b> , (F.S.A., E.A.), Senior Vice President, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101 201/481-8211	1965
<b>Stephens, John F.</b> , Chairman of Board & Chief Executive Officer, Texas Employers Insurance Association, PO Box 2759, Dallas TX 75221 214/760-6166	1969	<b>Stewart, Gathings</b> , (F.S.A.), 6707 Sky Blue Drive, Fort Wayne IN 46804	1965
<b>Stephens, John R D.</b> , (F.S.A., E.A.), Partner, Vaughan & Stephens, PO Box 17946, Greenville SC 29606 803/271-1298	1979	<b>Stewart, James G.</b> , (F.S.A.), Executive Vice President & Chief Financial Officer, CIGNA Corp, One Logan Square, Philadelphia PA 19103 215/241-2168	1971
<b>Stephenson, Elton A.</b> , (F.C.A.S.), Assistant Vice President & Actuary, Allstate Insurance Co, Allstate Plaza D-1, Northbrook IL 60062 312/291-5655	1974	<b>Stewart, Joy L.</b> , (F.S.A.), Assistant Vice President, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7602	1979
<b>Stephenson, J Herman</b> , 10051 Miami, Omaha NE 68134 402/391-8153	1966	<b>Stewart, O Conrad</b> , (F.S.A.), Senior Vice President & Chief Actuary, Occidental Life Insurance Co of North Carolina, PO Box 10234, Raleigh NC 27605 919/834-0751	1966
<b>Stephenson, John W.</b> , 1400 Rabb Road, Austin TX 78704	1970	<b>Stiasny, Gabor</b> , (A.S.A.), Associate Actuary, Victory Life Insurance Co, 300 West Eighth Street, Topeka KS 66603 913/357-6151	1980
<b>Sterchi, Robert P.</b> , (E.A.), Vice President, Employee Benefits, Sunwest Banks, Box 1344, Albuquerque NM 87103 505/765-2722	1976	<b>Stickney, Michael L.</b> , (F.S.A.), Consulting Actuary, Paterson Cook Ltd, 747 Bute Street, Suite 501, Vancouver BC Canada V6E 1Y2 604/688-8591	1984
<b>Stergiou, Emanuel James</b> , (F.C.A.S., F.C.A.), President, E James Stergiou Risk Consultants, 368 West 46th Street, New York NY 10036 212/757-1092	1977	<b>Stiefel, John D. III</b> , (F.S.A., E.A.), Assistant Vice President, Group Division, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-8266	1975
<b>Stern, Deborah A.</b> , (A.S.A.), Assistant Actuary, Johnson & Higgins, 101 North Wacker, Chicago IL 60606 312/263-2456	1985	<b>Stieren, Valeska U.</b> , 11400 Normandale Boulevard, Minneapolis MN 55437 612/881-8665	1966
<b>Stern, Howard D.</b> , (F.S.A.), 12925 SW 108 Avenue, Miami FL 33176 305/233-5274	1976	<b>Stigliano, Neil</b> , (F.S.A., E.A.), Consulting Actuary, Alexander & Alexander Inc, One Construction Plaza, Boston MA 02129 617/241-9800	1978
<b>Stern, Larry N.</b> , (F.S.A.), Vice President & Chief Actuary, United Presidential Life Insurance Co, PO Box 2498, Kokomo IN 46902 317/453-0602	1980	<b>Stiles, Hubert M.</b> , (F.S.A., E.A.), Executive Vice President, Southern Life & Health Insurance Co, 2101 Highland Avenue, PO Box 671, Birmingham AL 35201 205/933-1160	1965
<b>Stern, Philipp K.</b> , (A.C.A.S.), President, Philipp K Stern Inc, 9 Dunbar Road, Newark DE 19711 302/368-2460	1956	<b>Stinchcomb, James A.</b> , (F.S.A., M.C.A., E.A.), Actuary, The Wyatt Company, 233 South Wacker Drive, Suite 5600, Chicago IL 60606 312/876-2000	1979
<b>Sternfeld, Joe P.</b> , (F.S.A.), Senior Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-5205	1985	<b>Stipelman, Charles</b> , (E.A.), President, CMS Pension Associates Inc, 231-A Raritan Avenue, 2nd Floor, Highland Park NJ 08904 201/246-8098	1976
<b>Sternn, Randi M.</b> , (A.S.A.), Actuarial Associate, John Hancock Mutual Life Insurance, John Hancock Plaza, PO Box 111, Boston MA 02117 617/421-4972	1984	<b>Stirling, David F.</b> , (A.S.A., E.A.), Conrad M Siegel Inc, 500 Nationwide Drive, Suite 100, Harrisburg PA 17110 717/652-5638	1980
<b>Stetson, Alexander N.</b> , (F.S.A., E.A.), 1701 North 54th Avenue, Hollywood FL 33021	1982	<b>Stobie, David W.</b> , Principal Planner, US Telecom Inc, 2330 Johnson Drive, Westwood KS 66205 913/676-3559	1967
<b>Stevens, Becky F.</b> , (A.S.A.), Assistant Actuary, Colonial Life & Accident Insurance, 1200 Colonial Life Boulevard W, Columbia SC 29210 803/798-7000	1982		
<b>Stevens, John J.</b> , (A.S.A.), Consulting Actuary, John Stevens Associates Inc, 668 Joseph Drive, Wayne PA 19087 215/265-2530	1966		

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<b>Stockfleth, Ronald D.</b> , (F.S.A.), Manager, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/338-2301	1981	<b>Stout, Alberta</b> , (F.C.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1968
<b>Stockmeyer, Nancy J.</b> , (A.S.A.), Associate Actuary, Humana Inc, 500 West Main Street, PO Box 1438, Louisville KY 40201-1438 502/580-2019	1985	<b>Stover, J Karl</b> , (A.S.A.), 5504 East Galbraith Road, Apt 39, Cincinnati OH 45236 513/825-1880	1966
<b>Stoiber, Thomas J.</b> , (F.S.A.), Second Vice President & Actuary, Time Insurance Company, 515 West Wells Street, PO Box 624, Milwaukee WI 53201 414/277-4898	1980	<b>Straate, Christine A M.</b> , (F.S.A.), Assistant Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Room 706, Milwaukee WI 53202 414/226-7051	1982
<b>Stokes, Frank</b> , (F.S.A., E.A.), Frank Stokes Inc, 7013 Crail Drive, Bethesda MD 20817 301/229-6121	1980	<b>Straate, Lee H.</b> , (F.S.A., E.A.), Actuary, Milliman & Robertson Inc, 15700 Blue Mound Road, Suite 400, Brookfield WI 53005 414/784-2250	1980
<b>Stokes, Robert J.</b> , (F.S.A.), Associate Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-2953	1980	<b>Strachan, Judy L.</b> , (F.S.A.), Assistant Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6959	1983
<b>Stoltzfus, James G.</b> , (A.S.A.), Actuarial Assistant, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1985	<b>Straffin, Donald C.</b> , (A.S.A., E.A.), Actuary, Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741	1975
<b>Stone, Clifton Arthur</b> , (A.S.A.), Assistant Actuary, Occidental Life Insurance Co of North Carolina, Box 10234, Raleigh NC 27605 919/787-6417	1982	<b>Strasburg, Daniel H.</b> , (F.S.A.), Chief Actuary, Catholic Knights Insurance Society, 1100 West Wells Street, Milwaukee WI 53233 414/273-6266	1979
<b>Stone, David L.</b> , (F.S.A., E.A.), Associate Actuary, CNA Insurance Companies, CNA Plaza, Chicago IL 60614 312/822-6944	1979	<b>Strassberg, Leslie</b> , (F.S.A., E.A.), Director Experience Rating, Empire Blue Cross/Blue Shield of Greater New York, Three Park Avenue, 24th Floor, New York NY 10016 212/481-6531	1980
<b>Stone, Dennis L.</b> , (F.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 2600 Meidinger Tower, Louisville KY 40202 502/566-4709	1982	<b>Stratton, Andrew C.</b> , (F.S.A., E.A.), Vice President, Johnson & Higgins, Box 1111, Atlanta GA 30371 404/658-1330	1978
<b>Stone, Frank P.</b> , (A.S.A., E.A.), The Dozier Company, One Benham Place, 9400 North Broadway, Oklahoma City OK 73114 405/478-4321	1980	<b>Strazemski, Joseph P.</b> , (A.S.A., E.A.), Assistant Actuary, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1983
<b>Stone, Linda K.</b> , (F.S.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/569-6412	1982	<b>Streatfeild, G Philip</b> , (A.S.A.), Consulting Actuary, 22626 Galilea, Mission Viejo CA 92692 714/951-0669	1966
<b>Stone, Ronald J.</b> , (F.S.A.), Principal, CAPSCO Software Inc, 6300 North River Road, Rosemont IL 60018 312/692-6520	1970	<b>Streck, James J.</b> , (F.S.A.), Senior Vice President Insurance Operations, American Mutual Life Insurance Co, 1200 Liberty Building, Des Moines IA 50307 515/280-1331	1973
<b>Stonecipher, David A.</b> , (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	<b>Strecker, Jefferson L.</b> , (F.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, 1430 Northstar Center, Minneapolis MN 55402 612/338-5440	1982
<b>Stoner, Steven K.</b> , (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	<b>Street, Christopher C.</b> , (A.S.A., E.A.), Manager, Actuarial Services, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932 201/966-3090	1971
<b>Stonewall, Alan J.</b> , (E.A.), President, Stonewall Pension Service Inc, Riverside Centre, 5100 SW Macadam Avenue #280, Portland OR 97201 503/227-1393	1976	<b>Street, John L.</b> , President, Sigma Sciences Inc, 1745 Old Spring House Lane, Suite 405-445, Dunwoody GA 30338 404/399-5775	1971
<b>Stontz, Carolyn J.</b> , (F.S.A.), Associate Actuary, F.F Hutton Life Insurance Co, 11011 North Torrey Pines Road, PO Box 2700, La Jolla CA 92038 619/458-8283	1981	<b>Streff, James P.</b> , (F.C.A.S.), Consulting Actuary, J Streff & Associates Inc, 1547 Strong's Avenue, Suite A, Stevens Point WI 54481 715/344-2030	1978
<b>Stopher, Ronald L.</b> , (F.S.A.), Associate Director Fin Plan & Anal, Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2000	1982	<b>Strenk, Richard E.</b> , (E.A.), Executive Vice President, Pension & Group Consultants, 309 Vine Street, 200 Central Trust, Cincinnati OH 45202 513/977-3456	1976
<b>Storm, Diane M.</b> , (A.S.A., E.A.), Preston-Storm Actuarial Services, PO Box 71204, Los Angeles CA 90071 213/952-1494	1982	<b>Stricker, Irwin J.</b> , (F.S.A.), Vice President & Group Actuary, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8670	1966
<b>Storms, Peter F.</b> , Director, Accounting Standards, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5888	1970	<b>Strickert, Roland R.</b> , (F.S.A.), Senior Vice President Financial Services, American General Life/Accident Insurance Company, American General Center, Nashville TN 37250 615/749-1956	1965
<b>Stouffer, Linda M.</b> , (A.S.A.), Assistant Vice President, Provident Alliance Life Insurance, 620 Newport Center Drive, Newport Beach CA 92660 714/644-8260	1980	<b>Strock, Ellsworth E.</b> , (F.S.A.), 8 West Paseo Redondo, Apt 7G, Tucson AZ 85705 i 1965	

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<b>Stroh, Ethan</b> , (F.C.A., F.S.A., F.A.), <i>President, Benefits Technology Inc</i> , 3545 Forest Drive, Bethel Park PA 15102 412/854-0581	1967	<b>Suggs, Warren P</b> , (F.S.A., M.C.A., E.A.), <i>Actuary, The Wyatt Company</i> , 90 Park Avenue, New York NY 10016 212/309-1333	1979
<b>Strom, C Nelson</b> , (F.S.A., E.A.), <i>Vice President, Allstate Life Insurance Co</i> , Allstate Plaza, Northbrook IL 60015 312/291-5054	1972	<b>Suiter, G Edward, II</b> , (F.S.A.), <i>Senior Vice President, Development, J.C. Penney Life Insurance Co</i> , 2700 West Plano Parkway, Plano TX 75075 214/881-6462	1971
<b>Strom, Christian L</b> , (A.S.A.), <i>Slash Pine Villa #8, Delray Dunes, Boynton Beach FL</i> 33436 305/734-1160	1966	<b>Sujecki, Robert A</b> , (F.S.A.), <i>Assistant Actuary, Travelers Insurance Company</i> , One Tower Square, Hartford CT 06115 203/277-3271	1982
<b>Strom, David N</b> , (F.S.A., E.A.), <i>Consulting Actuary, Alexander &amp; Alexander Inc</i> , 120 South Central Avenue, St Louis MO 63105 314/889-9485	1979	<b>Sukha, Serm</b> , (A.S.A.), <i>Assistant Actuary, Protective Life Corp</i> , 2801 Highway 280 South, Birmingham AL 35223 205/879-9230	1984
<b>Strommen, Stephen J</b> , (F.S.A.), <i>Financial Planning Officer, Northwestern Mutual Life Insurance</i> , 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-1944	1981	<b>Sulek, Paul J</b> , (F.S.A.), <i>Vice President &amp; Actuary, Academy Insurance Group Inc</i> , One Valley Forge Plaza, Valley Forge PA 19487 215/337-1400	1979
<b>Strong, Gregory S</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Financial Officer, Western Life Insurance Co</i> , PO Box 64271, St Paul MN 55164 612/738-4350	1974	<b>Sulger, Jack F</b> , (F.S.A.), <i>Actuary, Travelers Insurance Company</i> , One Tower Square, Hartford CT 06115 203/277-4034	1977
<b>Strong, H Raymond</b> , (F.C.A.), [Past President], <i>Consulting Actuary, H. Raymond Strong &amp; Co</i> , 5650 Brookstown Drive, Dallas TX 75230 214/386-9893	1965	<b>Sulger, Laurie E</b> , (F.S.A.), <i>Associate Actuary, Aetna Life &amp; Casualty</i> , 151 Farmington Avenue, Hartford CT 06156 203/273-4218	1979
<b>Strong, Paul J</b> , (F.S.A.), <i>Second Vice President &amp; Actuary, Shenandoah Life Insurance Co</i> , 2301 Brambleton Avenue SW, Roanoke VA 24029 703/345-6711	1979	<b>Sullenberger, Mary M</b> , (F.S.A.), <i>Associate Actuary, Southwestern Life Insurance Co</i> , Box 2699, Dallas TX 75221 214/655-5508	1980
<b>Strong, William H</b> , (F.S.A.), <i>Vice President &amp; Actuary, Connecticut Mutual Life Insurance Co</i> , 140 Garden Street, Hartford CT 06115 203/727-6500	1984	<b>Sullivan, C Jerome</b> , (F.C.A., A.S.A., E.A.), <i>Associate, William M Mercer-Meidinger Inc</i> , 222 South Riverside Plaza, Chicago IL 60606 312/930-6129	1965
<b>Stroud, Richard A</b> , (A.C.A.S.), <i>Actuarial Assistant, Travelers Insurance Company</i> , One Tower Square, Hartford CT 06183 203/277-7242	1979	<b>Sullivan, Carl H</b> , (A.S.A.), <i>Assistant Actuary, Hudson Life Reassurance Corp</i> , 1290 Palm Avenue, Sarasota FL 33577 813/365-9480	1982
<b>Struble, Danny L</b> , (F.S.A., E.A.), <i>Principal, A.S. Hansen Inc</i> , 1201 Elm Street, Suite 3600, Dallas TX 75270 214/748-0501	1976	<b>Sullivan, Denis J</b> , (F.S.A., E.A.), <i>Consulting Actuary, Milliman &amp; Robertson Inc</i> , 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1970
<b>Struble, William I</b> , (F.S.A., E.A.), 2908 Lombardy Road, Pasadena CA 91107	1965	<b>Sullivan, Eugene J, Jr.</b> , (F.S.A., E.A.), <i>The Wyatt Company</i> , 1111 Suburban Station, Philadelphia PA 19103 215/569-4393	1971
<b>Strug, Emil J</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Actuary, Blue Cross/Blue Shield of Massachusetts</i> , 100 Summer Street, Boston MA 02110 617/956-3314	1966	<b>Sullivan, Joe W, Jr.</b> , (A.S.A., E.A.), <i>Manager, Actuarial Services, Hazlehurst &amp; Associates Inc</i> , 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346 404/395-9880	1984
<b>Strum, Eugene R</b> , (F.S.A., E.A.), <i>Actuary, Teachers Insurance &amp; Annuity Association</i> , 730 Third Avenue, New York NY 10017 212/916-5303	1975	<b>Sullivan, Joseph F</b> , (A.S.A.), <i>Senior Analyst, IBM-ACIS</i> , 1530 Page Mill Road, Palo Alto CA 94302	1966
<b>Strunk, Carl J</b> , (A.S.A.), <i>Assistant Actuary, Centennial Life Insurance Co</i> , Box 470, Overland Park KS 66201 913/676-5706	1969	<b>Sullivan, Rebecca L</b> , (A.S.A., E.A.), <i>Associate Actuary, The Wyatt Company</i> , 1351 Washington Boulevard, Suite 8000, Stamford CT 06902 202/356-1220	1983
<b>Stuenkel, Wayne E</b> , (F.S.A.), <i>Vice President &amp; Actuary, Protective Life Corp</i> , PO Box 2606, Birmingham AL 35202 205/879-9230	1979	<b>Sullivan, William J</b> , (F.S.A.), 5425 North Delaware Street, Indianapolis IN 46220	1965
<b>Stulce, L Jefferson</b> , (F.S.A., E.A.), <i>Vice Chairman of the Board, Chubb Lifeamerica (Volunteer State Life)</i> , PO Box 1369, Chattanooga TN 37401 615/756-2887	1965	<b>Summers, Sheldon D</b> , (A.S.A.), <i>Associate Life Actuary, California Department of Insurance</i> , 600 S Commonwealth Ave, Los Angeles CA 90005 213/736-2537	1984
<b>Sturgis, Robert W</b> , (F.C.A.S., M.C.A.), <i>Consulting Actuary, Tillingshast Nelson &amp; Warren</i> , One Mill Pond Lane, Simsbury CT 06070 203/651-3761	1970	<b>Sumner, Dale R</b> , <i>Vice President - Office Administration, Century Life of America</i> , Heritage Way, Waverly IA 50677 319/352-4090	1970
<b>Surtevant, Hubert B</b> , 505 Wimbledon Road NE, Atlanta GA 30334	1970	<b>Sumner, Gail L</b> , (E.A.), <i>Associate, William M Mercer-Meidinger Inc</i> , 200 Clarendon Street, Boston MA 02116 617/421-0472	1976
<b>Su, Alice W</b> , (A.S.A., E.A.), <i>Manager, Peat Marwick Mitchell &amp; Co</i> , 555 South Flower Street, Los Angeles CA 90071 213/972-4000	1984	<b>Sun, Tzegong</b> , (A.S.A.), <i>Actuarial Assistant, Farmers New World Life Insurance Co</i> , 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400	1982
<b>Suchoff, Stuart B</b> , (F.C.A.S.), <i>Consulting Actuary, Future Cost Analysts Inc</i> , 1100 Quail Street, Suite 211, Newport Beach CA 92660 714/752-9449	1981	<b>Sunderland, David E</b> , (F.S.A., A.C.A., E.A.), <i>Actuarial Director, John Hancock Mutual Life Insurance</i> , John Hancock Place, Box 111 T-29, Boston MA 02117 617/421-6326	1971
		<b>Sundram, Anuradha</b> , (A.S.A.), <i>Associate Actuary, League Life Insurance Co</i> , 15600 Providence Drive, Southfield MI 48075 313/557-3210	1982

	Admitted		Admitted
<b>Sung, Kihong</b> , (F.S.A., E.A.), Vice President, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2355	1972	<b>Sweeney, James L.</b> , (F.S.A.), Second Vice President & Actuary, Munich American Reassurance Co, 56 Perimeter Center, Atlanta GA 30302 404/394-5663	1979
<b>Sunila, Thomas D.</b> , (E.A.), Assistant Manager Benefit Plan Costs, Mobil Oil Corporation, 150 East 42nd Street, Suite 844, New York NY 10017 212/883-4001	1976	<b>Sweeney, Theodore A.</b> , (F.C.A., E.A.), 1208 Quassey, Lake Bluff IL 60044	1969
<b>Surrago, James</b> , (F.C.A.S.), Senior Consulting Actuary, Fred S James & Co, Risk Management Services, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7437	1981	<b>Sweeny, Andrea Mooney</b> , (F.C.A.S.), Assistant Actuary, Connecticut General Life Insurance, Bloomfield CT 06152 203/726-2638	1980
<b>Sussman, Alexander</b> , (F.S.A., M.C.A., E.A.), President, Seal & Lohse Inc, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	1970	<b>Sweetser, Edward H.</b> , (F.S.A.), 8 Thomas Paine Drive, Cranbury NJ 08512 609/655-2478	1965
<b>Sustman, Scott C.</b> , (F.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 5718 Westheimer, Suite 1750, Houston TX 77057 713/789-0700	1980	<b>Swender, David J.</b> , (F.S.A.), Second Vice President, Marketing Strategies, Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1969
<b>Sutcliffe, Jon D.</b> , (F.S.A., E.A.), Senior Vice President, Schuster-Sutcliffe & Associates, 3810 Wilshire Boulevard, Suite 1224, Los Angeles CA 90010 213/386-9334	1965	<b>Swenson, James R.</b> , (F.S.A., E.A.), Vice President & Associate Actuary, Prudential Insurance Company, Group Pension Office, Florham Park NJ 07932 201/966-3016	1974
<b>Sutherland, Donald R.</b> , (E.A.), Actuary, Western Plan Administration Company Inc, 1330 Broadway, Suite 500, Oakland CA 94612 415/834-1337	1976	<b>Swerdlin, Dorn H.</b> , (F.S.A., F.A.), President, Swerdlin & Co, 6135 Barfield Road, Suite 122, Atlanta GA 30328 404/255-2859	1976
<b>Sutherland, John M. Jr.</b> , (F.S.A., E.A.), Consulting Actuary, Hooker & Holcombe Inc, 340 Main, Worcester MA 01608 617/791-1069	1965	<b>Swerdlow, Laurence M.</b> , (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
<b>Sutton, Barry S.</b> , (F.S.A., E.A.), President & Chief Executive Officer, G B Buck Associates Ltd, PO Box 65, Royal Bank Plaza, Toronto ON Canada M5J 2J2 416/865-0060	1980	<b>Swett, Robert E.</b> , (F.S.A., E.A.), Director Actuarial & Benefits Consulting, Touche Ross & Co, 2000 First National Center, Omaha NE 68102 402/346-7788	1965
<b>Sutton, Harry L. Jr.</b> , (F.S.A.), Vice President, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1965	<b>Swiatkowski, Martin J.</b> , (E.A.), Consultant, The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1980
<b>Sutton, Richard L.</b> , (A.S.A.), Actuarial Associate, Equitable Life Insurance of Iowa, 604 Locust Street, PO Box 1635, Des Moines IA 50306 515/245-6898	1984	<b>Swick, George B.</b> , (F.C.A., A.S.A., E.A.), 39 Knollwood Road, Upper Saddle River NJ 07458 201/327-5374	1965
<b>Sutton, Thomas C.</b> , (F.S.A., E.A.), Executive V.P., Ind Operations, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3126	1973	<b>Swiecicki, Michael E.</b> , (A.S.A., E.A.), Actuary, California Public Employees' Retirement System, 1416 Ninth Street, Sacramento CA 95825 916/322-5770	1979
<b>Sutton, William F. III</b> , (F.S.A., E.A.), Senior Actuarial Consultant, Provident Mutual Life Insurance Co, PO Box 7378, Philadelphia PA 19101 215/636-5587	1965	<b>Swift, John A.</b> , (F.C.A.S.), Vice President & Actuary, Mentor Holding Corporation, PO Box 51540, New Orleans LA 70151 504/561-2737	1979
<b>Swager, Richard E.</b> , (F.S.A.), Senior Vice President, E.W. Blanch Co, 3500 West 80th Street, Minneapolis MN 55431 612/835-3310	1974	<b>Swift, Richard A.</b> , (F.S.A.), Principal, Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1969
<b>Swaim, R Steven, Jr.</b> , (A.C.A., E.A.), Howard F Nyhart Co Inc, 3505 N Washington Blvd, Indianapolis IN 46205 317/923-2391	1966	<b>Swisher, John W. Jr.</b> , (A.C.A.S.), Actuary, The Wyatt Company, 200 First National Building, Detroit MI 48226 313/961-5485	1979
<b>Swain, Thomas A.</b> , (F.S.A.), Consulting Actuary, Bryan Pendleton Swarts & McAllister, 4205 Hillsboro Road, A200, Nashville TN 37215 615/385-1640	1983	<b>Switzer, Vernon J.</b> , (F.C.A.S.), Vice President/Health Actuary, State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2475	1966
<b>Swanick, Glenn R.</b> , (F.S.A., E.A.), Vice President - Corporate Planning, Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2959	1969	<b>Swope, Carl S.</b> , (F.S.A., M.C.A., E.A.), Vice President, Johnson & Higgins, 95 Wall Street, New York NY 10005 212/701-8841	1980
<b>Swanson, F Gilbert</b> , (F.S.A.), 8 Channel View Road, Cpc Elizabeth ME 04107	1965	<b>Swotinsky, Mark S.</b> , (F.S.A., E.A.), Actuarial Consultant, Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/941-2311	1981
<b>Swanson, Robert H.</b> , Vice President & Actuary, Old American Insurance Co, 4900 Oak Street, Kansas City MO 64112 816/753-4900	1967	<b>Sy, Leona U.</b> , (E.A.), Consulting Actuary, 732 Davit Lane, Redwood City CA 94065 415/591-3332	1976
<b>Swats, William F. III</b> , (A.S.A., E.A.), 2120 Crestmoor Road #353, Nashville TN 37215 615/292-7667	1976	<b>Sylvia, Elizabeth M.</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5150	1981

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<b>Symonds, Donna R.</b> , (A.C.A.S.), Director, Commercial Insurance Department, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1979	<b>Tapson, John F.</b> , (E.A.), Pacific Retirement Plans Inc, 216 North San Mateo Drive, San Mateo CA 94401 415/340-7170	1984
<b>Sze, Michael</b> , (F.S.A., E.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1980	<b>Taranto, Joseph</b> , (F.C.A.S.), Assistant to the President, National Union Fire Insurance Co, 70 Pine Street, New York NY 10005	1979
<b>Szkoda, Susan T.</b> , (F.C.A.S.), Senior Manager, Price Waterhouse, One Financial Plaza, Hartford CT 06103 203/525-5671	1980	<b>Tarbell, Luther L., Jr.</b> , (F.C.A.S.), Second Vice President & Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1965
<b>Szper, Douglas A.</b> , (F.S.A., E.A.), Vice President & Actuary, Capitol Bankers Life Insurance Co, 205 East Wisconsin Avenue, PO Box 2016, Milwaukee WI 53201-9757 414/277-9998	1980	<b>Tarzian, Michael J.</b> , (A.S.A.), Actuary, Veterans Administration, Box 8029, Philadelphia PA 19101 215/951-5711	1981
<b>Szurek, James E.</b> , (A.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 301 Grant Street, 1 Oxford Centre-Suite 3200, Pittsburgh PA 15219 412/288-8829	1976	<b>Tatge, Robert L.</b> , (F.C.A.S.), Actuarial Vice-President, Farm Bureau Mutual Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5744	1979
<b>T</b>			
<b>Tadelman, Lee S.</b> , (A.S.A.), Financial Data Planning Corp, 2140 South Dixie Highway, Miami FL 33133 305/858-8200	1982	<b>Tatum, Samuel C.</b> , (A.S.A., E.A.), 606 Elmwood Drive, Greensboro NC 27408 919/272-0832	i 1966
<b>Taggart, Michael Harry</b> , (F.S.A., M.C.A., F.A.), Associate, William M Mercer-Meidinger Inc, 5718 Westheimer, Suite 1750, Houston TX 77057 713/789-0700	1982	<b>Tausch, Alan J.</b> , (F.S.A.), Assistant Vice President & Actuary, Connecticut General Life Insurance, Box 2975, Hartford CT 06104 203/725-2702	1979
<b>Tagoff, Ronald</b> , (F.S.A., A.C.A., E.A.), Assistant Vice President, Frank B Hall & Company Inc, 450 North State Road, Briarcliff Manor NY 10510 914/941-2311	1979	<b>Tavener, Leonard E.</b> , Assistant Vice President & Assistant Actuary, American National Insurance Co, One Moody Plaza, Box 1780, Galveston TX 77550 409/763-4661	1966
<b>Tak, John A.</b> , (A.S.A.), Senior Actuarial Assistant, Great American Reserve Insurance Co, 2020 Live Oak Street, Dallas TX 75221 214/953-7266	1985	<b>Taylor, Brannon B.</b> , (A.S.A.), Assistant Vice President & Assistant Actuary, National Western Life Insurance Co, 850 East Anderson Lane, Austin TX 78776 512/836-1010	1980
<b>Takemoto, Ronald T.</b> , (F.S.A.), Associate Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5214	1981	<b>Taylor, Douglas G.</b> , (F.S.A., E.A.), Consulting Actuary, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125	1981
<b>Talaga, Robert M.</b> , (F.S.A.), Associate Actuary, The Paul Revere Life Insurance Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1983	<b>Taylor, Frank C.</b> , (F.C.A.S.), Regional Director, Underwriting, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979
<b>Tallman, Richard H.</b> , (F.S.A.), RR #1, Pender Island BC Canada V0N 2M0 604/629-3444	i 1965	<b>Taylor, J Eugene</b> , (F.S.A.), 1131 Deerfield Road, Prescott AZ 86301 602/778-1882	i 1965
<b>Tan, Beng-Lee</b> , (F.S.A., E.A.), Assistant General Manager, NTUC-Income, 100 Beach Road #34-00, Singapore Singapore 0718	1981	<b>Taylor, Jane C.</b> , (F.C.A.S.), Vice President, Huggins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2499	1979
<b>Tan, Joseph H.</b> , (F.S.A.), Assistant Actuary, Penn Mutual Life Insurance Co, Financial Planning & Control, Independence Square - Vim 6Z, Philadelphia PA 19172 215/625-6807	1983	<b>Taylor, John R.</b> , (F.S.A.), President & Chief Executive Officer, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5459	1965
<b>Tan, Leonardo B J.</b> , (A.S.A.), Vice President & Actuary, Pioneer Life Assurance Corp, 108 Paseo De Roxas, Makati, Metro Manila Philippines 817-9071	1970	<b>Taylor, John W H.</b> , (F.S.A., E.A.), Senior Vice President, Pacific Standard Life Insurance Co, 3820 Chiles Road, Davis CA 95616 916/756-3030	1971
<b>Tananbaum, David J.</b> , (E.A.), President, National Retirement Programs Inc, 200 Park Avenue, Suite 228E, New York NY 10017 212/697-4590	1979	<b>Taylor, Lawrence Dale</b> , (F.S.A.), Vice President & Actuary, Alexander Hamilton Life Insurance, 33045 Hamilton Boulevard, Farmington Hills MI 48018 313/553-2000	1981
<b>Tandul, Leonard E.</b> , (F.S.A.), Vice President & Chief Actuary, Church Life Insurance Corp, 800 Second Avenue, New York NY 10017 212/661-6700	1966	<b>Taylor, Robert H.</b> , (F.C.A., E.A.), Partner, Taylor Ballard & Co, 200 Fifth Avenue SE, PO Box 1385, Cedar Rapids IA 52406 319/398-1880	1965
<b>Tanhehco, Efren L.</b> , (A.S.A.), Senior Actuary, Blue Cross/Blue Shield of Indiana, 120 West Market Street, Indianapolis IN 46260 317/263-8000	1984	<b>Taylor, Thomas Neal</b> , (F.S.A., E.A.), Associate Actuary, Pilot Life Insurance Co, PO Box 20727, Greensboro NC 27420 919/299-4720	1981
<b>Tani, Richard T.</b> , (F.S.A., E.A.), Consulting Principal, A S Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1976	<b>Taylor, William J.</b> , (F.S.A.), Second Vice President & Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1965
<b>Tannenbaum, Stanley H.</b> , (F.C.A., F.S.A., E.A.), Vice President, Hay/Huggins Co Inc, One Landmark Square, Stamford CT 06901 203/324-4800	1977	<b>Taylor, William Juan</b> , (F.S.A.), Associate Actuary, Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/981-4299	1981
		<b>Taylor, Wilson H.</b> , (F.S.A.), CIGNA Corp, 1600 Arch Street, 12th Floor, Philadelphia PA 19101 215/241-4254	1969

	Admitted		Admitted
<b>Teague, T Kerry</b> , (A.S.A.), <i>Actuarial Associate</i> , Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1591	1980	<b>Terry, Thomas S</b> , (F.S.A., M.C.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 200 West Madison Street, 33rd Floor, Chicago IL 60606 312/781-0300	1981
<b>Teasley, Larkin</b> , (F.S.A., E.A.), <i>President &amp; Chief Operating Officer</i> , Golden State Mutual Life Insurance, Box 2332, Los Angeles CA 90051 213/731-1131	1967	<b>Terry, Timothy N</b> , (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-6673	1979
<b>Teich, Howard I</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3424	1968	<b>Tettmar, Don</b> , (F.S.A.), <i>Head of Office</i> , William M Mercer Ltd, Bow Valley Square #3, 255 5th Avenue SW 8th FL, Calgary AB Canada T2P 3G6 403/269-4945	1979
<b>Teichert, H Werner</b> , (A.S.A.), <i>Senior Executive Vice President</i> , Munich American Reassurance Co, 56 Perimeter Center East NE, Atlanta GA 30346 404/394-5665	1966	<b>Teufel, Patricia A</b> , (F.C.A.S.), <i>Vice President</i> , CIGNA Property & Casualty Group, National Accounts Dept, One Corporate Center, Hartford CT 06108 203/246-4200	1979
<b>Teig, Gerald C</b> , (F.S.A.), <i>Senior Staff Actuary</i> , IDS Life Insurance Company, IDS Tower, 18/249, Minneapolis MN 55474 612/372-2567	1980	<b>Thacher, Charles</b> , (F.C.A., A.S.A., E.A.), <i>President</i> , C G Thacher & Associates Inc, 708 Third Avenue, 19th Floor, New York NY 10017-4277 212/949-1844	1971
<b>Teiler, Art</b> , (A.S.A., E.A.), <i>Manager</i> , Laiken Siegel & Co, 400 Park Avenue, New York NY 10022 212/421-9710	1967	<b>Thaler, Alan M</b> , (F.S.A., E.A.), <i>President &amp; Chief Actuary</i> , Alan M Thaler & Associates, 7520 East 2nd Street, Suite 6, Scottsdale AZ 85251 602/941-0491	1965
<b>Teisberg, John E</b> , (A.S.A., E.A.), <i>Group Actuary</i> , Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7805	1976	<b>Thaler, Donald B</b> , (A.S.A.), <i>Vice President &amp; Chief Actuary</i> , National Heritage Insurance Co, 6430 Rockledge Drive, Bethesda MD 20817 301/564-5421	1981
<b>Teitelbaum, Naftali</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 16-K, New York NY 10121 212/714-5062	1966	<b>Thau, Claude</b> , (F.S.A.), <i>Vice President</i> , Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2242	1977
<b>Tellier, Robert N, Jr.</b> , (E.A.), <i>President</i> , Scott Tellier & Company Inc, 3302 East Indian School Road, Phoenix AZ 85018 602/954-8933	1976	<b>Theobald, Joy Anne</b> , (E.A.), <i>Consultant</i> , William M Mercer-Meidinger Inc, One City Boulevard West, Suite 1437, Orange CA 92668 714/937-1434	1982
<b>Tenenbaum, Philip M</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, One Perimeter Park South, Suite 130 South, Birmingham AL 35243 205/969-3421	1982	<b>Thexton, Peter M</b> , (F.S.A.), <i>Actuary</i> , Health Insurance Association of America, 1025 Connecticut Avenue NW, Suite 1200, Washington DC 20036-3998 202/223-7861	1966
<b>Tenenbein, Aaron</b> , (A.S.A.), <i>Professor of Statistics &amp; Actuarial Science</i> , New York University, Grad School of Business Adm, 100 Trinity Place, New York NY 10006 212/285-6180	1980	<b>Thiel, Theodore L</b> , <i>Senior Vice President/Actuary</i> , Standard Life Insurance Co, Box 1729, Jackson MS 39205 601/948-5300	1969
<b>Tepfer, Arthur H</b> , (A.S.A., E.A.), <i>Senior Vice President</i> , Hay/Huggins Co Inc, 33 North LaSalle Street, Suite 2119, Chicago IL 60602 312/641-6545	1976	<b>Thierman, Ronnie Susan</b> , (F.S.A., E.A.), <i>Actuary</i> , Chevron Corporation, 225 Bush Street, San Francisco CA 94124 415/894-5437	1979
<b>Tepfer, Hal S</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1985	<b>Thiessen, Henry B</b> , (A.S.A.), 380 East Madison Avenue, Dumont NJ 07628 i 1969	
<b>Teplitz, Marvin S</b> , (F.C.A., A.S.A., E.A.), <i>Vice President</i> , Johnson & Higgins of Ohio Inc, 20325 Center Ridge Road, Rocky River OH 44116 216/356-0704	1965	<b>Thimm, Gary G</b> , (E.A.), Gary G Thimm & Associates, 539 Dorothy Lane, West Chester PA 19380 215/696-7867	1979
<b>Terhune, Harry, Jr.</b> , (E.A.), <i>Manager Benefits System &amp; Compliance</i> , Consolidated Edison Co, 4 Irving Place, Room 947-S, New York NY 10003 212/460-6559	1977	<b>Thissen, Francis C</b> , (F.S.A., A.C.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Lincoln Bank Tower, 116 East Berry 10th FL, Fort Wayne IN 46802 219/426-7800	1971
<b>Terne, Michael</b> , (F.S.A.), <i>Actuary</i> , Philadelphia Life Insurance Co, One Independence Mall, Philadelphia PA 19106 215/629-9800	1971	<b>Thoen, Franklin N</b> , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 5th Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1984
<b>Ternoey, Brian C</b> , (A.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, Americas Tower Suite 1500, 2323 Bryan Street, Dallas TX 75201 214/651-1184	1976	<b>Tholany, Thomas</b> , (F.S.A.), <i>Associate Actuary</i> , Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1980
<b>Terry, David L, Jr.</b> , (A.S.A.), <i>Associate Manager</i> , Great-West Life Assurance Co, 8505 East Orchard Road, Englewood CO 80111 303/889-3000	1981	<b>Thomas, B Russell</b> , (F.S.A., E.A.), 50 East Road, Apt 1-B, Delray Beach FL 33444 i 1965	
<b>Terry, James B</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 80 William Street, Wellesley Hills MA 02181 617/237-3900	1975	<b>Thomas, Charles</b> , (A.S.A., E.A.), <i>Assistant to the Actuary</i> , Transamerica Occidental Life, Box 2101 Terminal Annex, Los Angeles CA 90054 213/742-3465	1966
<b>Terry, Steven Lynn</b> , (E.A.), <i>Special Project Manager</i> , Howard E Nyhart Co Inc, PO Box 88187, Indianapolis IN 46208 317/923-2391	1982	<b>Thomas, David</b> , (A.S.A.), 904 Misty Harbor Lane, South Windsor CT 06074 i 1966	
		<b>Thomas, Dean A</b> , 1624 Centenary Drive, Richardson TX 75081 i 1968	

	Admitted		Admitted
<b>Thomas, James W.</b> , (F.C.A.S.), <i>Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115</i> 203/277-2493	1965	<b>Thompson, John B.</b> , (F.C.A., F.S.A., E.A.), <i>Executive Vice President &amp; Chief Actuary, Hay/Huggins Co Inc, One Gateway Center, Suite 1100, Pittsburgh PA 15222</i> 412/263-2640	1970
<b>Thomas, John B.</b> , (E.A.), <i>Assistant Vice President, Transamerica Life &amp; Annuity Co, Box 54178, Los Angeles CA 90054</i> 213/742-2249	1978	<b>Thompson, John H.</b> , (A.S.A.), <i>410 Church Road #33, Ojai CA 93023</i>	1966
<b>Thomas, Joseph Hunter</b> , (A.S.A., E.A.), <i>Associate Actuary, McCready &amp; Keene Inc, Box 50280, Indianapolis IN 46250</i> 317/849-4333	1981	<b>Thompson, John S. Jr.</b> , (F.S.A.), <i>Supervising Actuary, New York State Insurance Department, 160 West Broadway, New York NY 10013</i> 212/602-0303	1965
<b>Thomas, Martin J.</b> , (A.S.A.), <i>Actuarial Associate, John Hancock Mutual Life Insurance, John Hancock Place, Box 111-Group Marketing T33, Boston MA 02117</i> 617/421-4714	1983	<b>Thompson, Joseph F.</b> , (F.S.A.), <i>Second Vice President &amp; Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117</i> 617/578-2064	1975
<b>Thomas, Robert B. Jr.</b> , (F.S.A.), <i>Vice President, Lewis &amp; Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081</i> 214/699-2700	1977	<b>Thompson, Kevin B.</b> , (F.C.A.S.), <i>Associate Actuary, Insurance Services Office, 160 Water Street, New York NY 10038</i> 212/487-7162	1980
<b>Thomas, Warner U. Jr.</b> , (A.S.A.), <i>Actuarial Assistant, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602</i> 803/268-8351	1985	<b>Thompson, Lloyd W.</b> , (E.A.), <i>Consulting Actuary, Consulting Pension Actuaries, 5620-D Fowler Avenue, Tampa FL 33617</i> 813/985-9896	1978
<b>Thomas, William S.</b> , (F.S.A.), <i>PO Box 4-Turkey Creek, Alachua FL 32615</i>	i 1965	<b>Thompson, Philip R.</b> , (A.C.A.S.), <i>Second Vice President - Statistician Manager, Federated Mutual Insurance Co, 129 East Broadway, Owatonna MN 55060</i> 507/455-5229	1966
<b>Thomason, David Reed</b> , (A.S.A.), <i>Project Director, Protective Life Corp, PO Box 2606, Birmingham AL 35202</i> 205/879-9230	1982	<b>Thompson, Robert C.</b> , (E.A.), <i>Manager, Guaranteed Products, Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932</i> 201/593-3826	1980
<b>Thomison, Joel D.</b> , (F.S.A.), <i>Associate Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue, Hartford CT 06156</i> 203/273-0306	1982	<b>Thompson, Robert D.</b> , (F.S.A., E.A.), <i>Vice President, Towers Perrin Forster &amp; Crosby, 3475 Lenox Road NE, Atlanta GA 30326</i> 404/261-7820	1974
<b>Thompson, Allen B.</b> , <i>Consulting Actuary, 9 Highwood Way, Larchmont NY 10538</i>	1967	<b>Thompson, Stuart M.</b> , (F.C.A., A.S.A., E.A.), <i>Chairman of the Board, Donegal Corp, PO Box 801248, Dallas TX 75380</i> 214/644-3860	1965
<b>Thompson, David M.</b> , (A.S.A., E.A.), <i>Vice President &amp; Actuary, Massachusetts Casualty Insurance Co, 50 Congress Street, Boston MA 02109</i> 617/742-4600	1968	<b>Thompson, Susan R.</b> , (A.S.A.), <i>10516 Cedar Avenue, Fairfax VA 22030</i> 703/591-3308	1977
<b>Thompson, Donald A.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Pension Actuary, Union Central Life Insurance Co, Box 179, Cincinnati OH 45201</i> 513/595-2404	1966	<b>Thompson, Willard A.</b> , (F.S.A.), <i>Mansion House Center, 300 North 4th Street, St Louis MO 63102</i>	i 1965
<b>Thompson, Douglas Lane</b> , (A.S.A., E.A.), <i>Consulting Actuary, Miller Mason &amp; Dickenson Inc, 111 East Wacker Drive, Chicago IL 60601</i> 312/856-0116	1980	<b>Thompson, William J.</b> , (F.S.A.), <i>General Director, John Hancock Mutual Life Insurance, John Hancock Place S-3, Box 111, Boston MA 02117</i> 617/236-6203	1977
<b>Thompson, E Malcolm</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary, Malcolm Thompson &amp; Associates, 14505 Torrey Chase Boulevard, Suite 107, Houston TX 77014</i> 713/537-8304	1974	<b>Thomson, Maria N.</b> , (F.S.A.), <i>John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117</i> 617/421-4115	1980
<b>Thompson, Ernest M.</b> , (E.A.), <i>Senior Vice President, Miller Mason &amp; Dickenson Inc, 111 East Wacker Drive, Suite 2920, Chicago IL 60601</i> 312/856-0116	1977	<b>Thomson, Paul</b> , (F.S.A.), <i>15 Gerthmere Drive, West Hartford CT 06110</i>	i 1965
<b>Thompson, Eugene George</b> , (A.C.A.S.), <i>Assistant Vice President, General Accident Insurance Co of America, 436 Walnut Street, Philadelphia PA 19105</i> 215/625-1418	1980	<b>Thorne, Joseph O.</b> , (A.C.A.S.), <i>Assistant Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, Actuarial Department, Novato CA 94998</i> 415/899-2807	1979
<b>Thompson, Frederick J.</b> , (F.S.A., E.A.), <i>President, Thompson Garner Actuarial Service, 34 King Street East, Suite 502, Toronto ON Canada M5C 1E5</i> 416/364-0181	1969	<b>Thorntwaite, Wilfred L.</b> , (F.S.A., E.A.), <i>President, Thorntwaite &amp; Co, One Maryland Farms, Suite 200, Brentwood TN 37027</i> 615/377-1973	1974
<b>Thompson, Graham C.</b> , (A.S.A.), <i>31079 Prairie Creek Drive, Punta Gorda FL 33950</i>	i 1966	<b>Thornton, Scott Charles</b> , (F.S.A., E.A.), <i>Actuary, Deseret Mutual Benefit Association, 10 South Main Street, Suite 400, Salt Lake City UT 84101</i> 801/533-3310	1982
<b>Thompson, James R.</b> , (F.S.A.), <i>Associate Actuary, Federal Kemper Life Assurance Co, Kemper Insurance Building, D-3, Long Grove IL 60049</i> 312/540-3099	1981	<b>Thrower, Charles H.</b> , (A.S.A., E.A.), <i>Consulting Actuary, The Wyatt Company, PO Box 708, Upper Montclair NJ 07043</i> 201/744-8200	1983
<b>Thompson, Joe L.</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Chief Actuary, American General Life Insurance Co, PO Box 1931, Houston TX 77251</i> 713/831-3310	1975	<b>Thurau, Russell W.</b> , (F.C.A., A.S.A., E.A.), <i>Vice President &amp; Principal, Tillinghast Nelson &amp; Warren, 8000 Interstate 10 West, One Forum, Suite 920, San Antonio TX 78230</i> 512/344-0220	1966
		<b>Thurston, Cynthia L.</b> , (A.S.A., E.A.), <i>Consultant, Towers Perrin Forster &amp; Crosby, 1925 Century Park East, Suite 1500, Los Angeles CA 90067</i> 213/551-5600	1984

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<b>Tiede, Robert G.</b> , (F.S.A.), Vice President, Insurance Services, Abbey Life Insurance Co of Canada, 3027 Harvest Road, Burlington ON Canada L7N 3G9 416/639-6200	1982	<b>Tino, Paulette</b> , (A.S.A , E.A ), Actuary, Internal Revenue Service, Pension Actuarial Branch, 1111 Constitution Avenue NW, Washington DC 20224 202/535-5337	1966
<b>Tierney, Dennis B.</b> , Assistant Vice President, Blue Cross/Blue Shield of Utah, 2455 Parley's Way, Salt Lake City UT 84130 801/487-6441	1984	<b>Tobin, Harold B.</b> , (F.S.A ), Partner, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1977
<b>Tierney, John P.</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, One Newton Executive Park, Newton MA 02162 617/965-8420	1979	<b>Tobin, Vincent M.</b> , (F.C.A , F.S.A., E.A.), Group Executive, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1967
<b>Tierney, Michael J.</b> , (F.C.A , A.S.A., E.A.), Consulting Actuary, Tillinghast Nelson & Warren, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661	1976	<b>Tobleman, Dennis R.</b> , (A.S.A.), Consulting Actuary, Maurer & Tobleman Inc, 2808 Beluche Drive, Galveston TX 77551 409/935-8457	1979
<b>Tierney, Thomas P.</b> , (F.S.A., E.A ), Consulting Actuary, Tierney Associates Inc, 855 Worcester Road, Framingham MA 01701 617/872-1773	1974	<b>Tobleman, Glenn A.</b> , (F.S.A.), Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1981
<b>Tiffany, Carl A.</b> , (F.C.A., E.A ), 1630 Sheridan Road, #9C, Wilmette IL 60091-1888	1965	<b>Tobleman, Ronald W.</b> , (F.S.A., E.A.), Principal, Rudd & Wisdom Inc, 7718 Wood Hollow Drive, Suite 100, Austin TX 78731 512/346-1590	1979
<b>Tilford, Jeffrey K.</b> , (A.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1979	<b>Toczyłowski, Deborah Lyn.</b> , (A.C.A.S.), Actuarial Manager, Hanover Insurance Co, 1200 Mechanics Bank Tower, PO Box 668, Worcester MA 01613 617/756-5775	1983
<b>Till, Ronald L W.</b> , (F.S.A.), Investment Vice President, Research & Planning, Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/967-8241	1967	<b>Toczynski, Robert A.</b> , Chief Actuary, Blue Cross/Blue Shield of Rochester, 150 East Main Street, Rochester NY 14647 716/454-4424	1984
<b>Tiller, John E. Jr.</b> , (F.S.A.), Vice President, Tillinghast Nelson & Warren, 18300 Von Karman Avenue, Suite 800, Irvine CA 92715-1025 714/553-1277	1977	<b>Todasco, Rosemary</b> , (E.A.), Senior Consultant, Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5532	1976
<b>Tiller, Margaret Wilkinson.</b> , (F.C.A.S., M.C.A., A.S.A.), President, Tiller Consulting Group Inc, 509B Goldenrod Avenue, Crona del Mar CA 92625 714/673-7089	1982	<b>Todd, Douglas Lewis.</b> , (A.S.A., E.A.), Associate Actuary, McCready & Keene Inc, Box 50280, Indianapolis IN 46250 317/849-4333	1980
<b>Tilley, Carole M.</b> , (A.S.A.), Assistant Group Ins Underwriting Manager, Great-West Life Assurance Co, 1675 Broadway Avenue, Denver CO 80202 303/892-3507	1981	<b>Todd, Melvin G.</b> , (F.S.A.), Assistant, Great-West Life Assurance Co, 7400 East Orchard, Englewood CO 80111 303/793-2304	1983
<b>Tilley, James A.</b> , (F.S.A.), Principal, Morgan Stanley & Co, 1251 Avenue of the Americas, New York NY 10020 212/974-6975	1979	<b>Tofte, Roy D.</b> , Associate Actuary, American Security Life Insurance Co, 745 East Mulberry Street, PO Box 2341, San Antonio TX 78298 512/736-6767	1967
<b>Tilley, Peter D.</b> , (F.S.A ), Assistant Vice President, Indiv Fin. Mgmt . Great-West Life Assurance Co, PO Box 1700, Denver CO 80201 303/793-2000	1984	<b>Toher, Thomas.</b> , (F.S.A , E.A.), Associate, William M Mercer-Meidinger Inc, One Main Street, Rochester NY 14614 716/325-2870	1975
<b>Tillis, Jean S.</b> , (A.S.A.), Senior Actuarial Analyst, Towers Perrin Forster & Crosby, One Live Oak Center, 3475 Lennox Road NE, Atlanta GA 30326 404/261-7820	1983	<b>Tokarz, Anthony J.</b> , (A.S.A.), Senior Tax Consultant, Ernst & Whinney, 150 South Wacker Drive, Chicago IL 60606 312/368-1800	1985
<b>Tillman, Cheryl E.</b> , (F.S.A., E.A.), Vice President, Alexander & Alexander Inc, 100 Light Street, Baltimore MD 21202 301/547-5942	1979	<b>Tokerud, Douglas R.</b> , (F.S.A., E.A.), Consulting Actuary, The Wyatt Company, One Post Street, San Francisco CA 94104 415/986-6568	1983
<b>Tillotson, Don C.</b> , 7531 Country Club Drive, Brookridge, Brooksville FL 33573 904/596-9727	1966	<b>Tollerud, Joyce A.</b> , (F.S.A.), Assistant Actuary, Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7014	1979
<b>Tillotson, James L.</b> , (F.S.A.), President, North American Insurance Administration Inc, 707 Market Street, Knoxville TN 37902 615/523-5859	1980	<b>Tolman, John.</b> , (A.C.A.), Route 6, Caldwell OH 43724	1966
<b>Timmons, Peter G.</b> , (F.S.A , E.A.), Coopers & Lybrand, One Post Office Square, Boston MA 10707 617/423-4200	1978	<b>Tom, Darlene Paula.</b> , (F.C.A.S.), Assistant Vice President & Associate Actuary, Fireman's Fund Insurance Co, 777 San Marin Drive, Novato CA 94998 415/899-2255	1985
<b>Timpe, Ronald E.</b> , (F.S.A ), Senior Vice President, Group Insurance, Standard Insurance Co, Box 711, Portland OR 97207 503/243-7759	1969	<b>Tom, Judy L P.</b> , (A.S.A , E.A.), District Staff Manager, Pacific Telesis Group, 140 New Montgomery Street, Room 410, San Francisco CA 94105 415/882-8359	1976
<b>Tine, Michael P.</b> , (F.S.A.), Vice President, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3811	1973	<b>Tomassi, Randall J.</b> , (E.A ), Consultant, A S Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 312/948-7400	1984
<b>Tinney, Douglas H.</b> , (F.S.A , E.A ), Towers Perrin Forster & Crosby, 245 Park Avenue, New York NY 10167 212/309-3627	1970	<b>Tomczyk, Thomas S.</b> , (A.S.A ), Consultant & Senior Actuary, William M Mercer-Meidinger Inc, 1 Oxford Centre, Suite 3200, 301 Grant Street, Pittsburgh PA 15219 412/392-4600	1981

	Admitted		Admitted
<b>Tomlinson, John W.</b> , (F.S.A.), Associate Actuary, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5268	1967	<b>Townsend, Wm Lynn</b> , (F.S.A.), Senior Vice President & Actuary, Lamar Life Insurance Co, 317 East Capital Street, PO Box 880, Jackson MS 39205 601/354-5481	1978
<b>Tompson, Schuyler W.</b> , (F.S.A., E.A.), Blue Cross/Blue Shield of New Mexico, 12800 School Road, Albuquerque NM 87112 505/291-6983	1966	<b>Towry, Terence N.</b> , (F.S.A., E.A.), Senior Vice President, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5681	1971
<b>Tongson, Timothy J.</b> , (A.S.A.), Individual Life Actuary, Mutual Service Life Insurance Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7000	1982	<b>Toy, Gerald G.</b> , (F.S.A., E.A.), 2370 SW Timberline Drive, Portland OR 97225 503/292-5341	i 1965
<b>Tooley, Robert C.</b> , (F.C.A., F.S.A., E.A.), President, Robert Tooley Associates Inc, PO Box 646, La Canada CA 91011 818/952-7990	1965	<b>Tozer, William T.</b> , (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
<b>Toothman, Michael L.</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1977	<b>Trad, Lee J.</b> , (F.S.A., E.A.), Senior Consultant, Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/559-5548	1982
<b>Topf, Norman A.</b> , (F.C.A., A.S.A., E.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1969	<b>Trapnell, Gordon R.</b> , (F.S.A., E.A.), President, Actuarial Research Corp, 6928 Little River Turnpike, Suites East & F, Annandale VA 22003 703/941-7400	1965
<b>Torelli, Anthony James</b> , (A.S.A.), Assistant Actuary, Wausau Insurance Companies, 2000 Westwood Drive, Wausau WI 54401 715/842-6395	1982	<b>Trapp, Peter P.</b> , (F.S.A., E.A.), President, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7072	1974
<b>Toren, Chester J.</b> , (A.C.A.S.), 3671 Jackson Street, Lansing IL 60438	1967	<b>Traub, Raymond P.</b> , (A.S.A.), Actuarial Associate, Guardian Life Insurance Co, 201 Park Avenue South, New York NY 10003 212/598-8000	1983
<b>Torgrimson, Darvin A.</b> , (A.C.A.S.), Assistant Vice President & Assistant Actuary, Metropolitan Property & Liability Ins Co, 700 Quaker Lane, Warwick RI 02887 401/827-3172	1968	<b>Trautmann, Rolf</b> , (A.S.A., E.A.), Associate Actuary, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125	1984
<b>Tornay, George F., Jr.</b> , (F.C.A., E.A.), Consultant, The Wyatt Company, 90 Park Avenue, New York NY 10016 212/599-0777	1971	<b>Traverso, David M.</b> , (E.A.), Pension Actuary, 4830 Mays Avenue, Reading PA 19606 215/779-8159	1977
<b>Torrance, Ellen M.</b> , (F.S.A.), Director, Life Systems Development, M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970	1985	<b>Travnicek, Gary E.</b> , (A.S.A.), Consulting Actuary, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516 813/584-8128	1979
<b>Torrance, Selwyn</b> , (A.S.A., E.A.), Actuary, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7147	1971	<b>Trawinski, Robert</b> , (F.S.A.), Actuary, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1672	1977
<b>Torrie, William</b> , (F.S.A., M.C.A., F.A.), Consultant, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1979	<b>Tredway, Thomas S.</b> , (A.S.A.), Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339 404/955-4003	1985
<b>Tortorella, Gerald J.</b> , (E.A.), Associate Benefit Consultant, Buck Consultants Inc, 2 Pennsylvania Plaza, New York NY 10121 212/279-4400	1984	<b>Treece, Alan H.</b> , (F.S.A.), Assistant Actuary, IDS Life Insurance Company, IDS Tower, Unit 435 - 8th Floor, Minneapolis MN 55474 612/372-2576	1980
<b>Tosch, Charles E.</b> , (A.S.A., E.A.), 110 Water Oak Lane, Altamonte Spring FL 32714	1966	<b>Trees, John S.</b> , (A.C.A.S.), Vice President, Allstate Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-5550	1967
<b>Toussaint, Robert C.</b> , (F.C.A., A.S.A., E.A.), Receiving Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1965	<b>Trefz, James R.</b> , (A.S.A.), Actuarial Associate, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8093	1984
<b>Tovson, David R.</b> , (F.S.A.), Associate Actuary, Lafayette Life Insurance Co, 1905 Teal Road, Box 7007, Lafayette IN 47903 317/477-7411	1983	<b>Tremko, William M.</b> , (E.A.), Actuarial Assistant, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1984
<b>Tovson, Orrin S.</b> , (F.S.A.), Research Actuary, American United Life Insurance Co, PO Box 368, Indianapolis IN 46206 317/263-1686	1966	<b>Trent, Samuel E.</b> , (F.S.A.), Assistant Vice President, Director, Corp Tax Plan, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1961	1979
<b>Tovson, Richard J.</b> , (A.S.A.), Associate Actuary, National Fidelity Life Insurance Co, 7171 West 95th Street, PO Box 2986, Overland Park KS 66201 913/967-1343	1985	<b>Trenton, Thaddeus W.</b> , (F.S.A.), Associate Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-6259	1972
<b>Towne, Alanson</b> , Sales & Consulting Actuary, 301 Titusville Road, Poughkeepsie NY 12603 914/485-6969	1970	<b>Trerice, Thomas N.</b> , (F.S.A.), Actuarial Associate, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2289	1979
<b>Towne, Robert J.</b> , (F.S.A., E.A.), Consulting Actuary, Towne & Associates, 164 Main Street, Yarmouth ME 04096 207/846-4204	1965	<b>Tresco, Frank J.</b> , (F.C.A.S.), Director & Associate Actuary, CIGNA Corp, 1600 Arch Street, 3HO, Philadelphia PA 19103 215/241-3642	1985
<b>Townsend, Frederick S., Jr.</b> , (A.S.A.), General Partner, Conning & Co, 41 Lewis Street, Hartford CT 06103 203/527-1131	1969		

	Admitted		Admitted
<b>Tressel, Harry K.</b> , (A.S.A.), <i>Actuary</i> , H S Tressel & Associates, 2785 Shannon Road, Northbrook IL 60062 312/564-5508	1979	<b>Tse, Julia S.</b> , (A.S.A., E.A.), <i>Senior Managing Actuary</i> , A S Hansen Inc, Atlanta Gas Light Tower, Suite 800, Atlanta GA 30303 404/521-1539	1981
<b>Tretowicz, Richard A.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Farmers & Traders Life Insurance, 960 James Street, Syracuse NY 13201 315/471-5656	1972	<b>Tsui, Teresa T.</b> , (A.S.A., E.A.), <i>Project Supervisor</i> , Alexander & Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1979
<b>Trevathen, Margaret A.</b> , (F.C.A., E.A.), 219 Ford Street, Anamosa IA 52205	1965	<b>Tu, Hai Tan</b> , (A.S.A., E.A.), <i>Actuary</i> , William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Fifth Floor, Los Angeles CA 90010 213/380-1600	1983
<b>Tribuch, Leonard</b> , (F.S.A.), <i>Associate Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5309	1980	<b>Tu, Paul P C</b> , (F.S.A.), <i>Associate Actuary</i> , Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/655-5228	1979
<b>Trieb, Mark A.</b> , (F.S.A., F.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 750 North St Paul Street, Suite 610, Dallas TX 75201 214/754-0133	1980	<b>Tucker, Lyman R.</b> , (F.S.A.), 39 A Crestwood Parkway, Whiting NJ 08759	1965
<b>Trimble, James Everett</b> , (F.S.A.), <i>Assistant Actuary</i> , Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999 203/683-8011	1981	<b>Tucker, Matt</b> , (F.C.A., F.S.A.), Tillinghast Nelson & Warren, 815 South Main Street, Suite 200, Jacksonville FL 32207 904/398-5661	1969
<b>Trindle, David B.</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Union Fidelity Life Insurance Co, 4850 Street Road, Trevose PA 19047 215/322-3445	1979	<b>Tucker, Michael</b> , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516 813/584-8128	1979
<b>Trinh, Minh</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Co, 51 West Higgins Road, South Barrington IL 60010 312/551-2484	1984	<b>Tucker, Richard J.</b> , (F.S.A.), <i>Assistant Actuary</i> , MONY Financial Services, 1740 Broadway, Mail Drop 6-16, New York NY 10019 212/708-2431	1982
<b>Trinrud, Charles I.</b> , (A.S.A.), <i>Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60658 312/822-5000	1980	<b>Tucker, Russell B.</b> , (F.C.A., F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 10300 North Central Expwy, Building V Suite 325, Dallas TX 75231 214/363-2451	1976
<b>Triplett, George H.</b> , (A.C.A.), 207 Fairway Drive, Granbury TX 76048	1966	<b>Tucker, Samuel</b> , (A.S.A.), 407 South Chestnut Street, Westfield NJ 07090	1966
<b>Tripses, Michael Richard</b> , (F.S.A.), <i>Chief Actuary</i> , Guardsman Life Insurance Co, 3737 Westown Parkway, W Des Moines IA 50265 515/223-3050	1980	<b>Tucker, Thomas F.</b> , <i>Senior Vice President &amp; Management Consultant</i> , Victor O Schinnerer & Co Inc, 303 East Wacker Drive, Suite 1324, Chicago IL 60601 312/565-2424	1967
<b>Trist, John A W.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3931	1965	<b>Tucker, Warren B.</b> , (A.C.A.S.), <i>Assistant Actuary</i> , Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3361	1983
<b>Troncoso, Fernando J.</b> , (M.C.A., A.S.A.), <i>Consulting Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9200	1980	<b>Tulin, Stanley B.</b> , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644	1975
<b>Trotta, George B.</b> , (F.S.A.), <i>Senior Vice President</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3037	1965	<b>Tullis, Mark A.</b> , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road, Atlanta GA 30026 404/261-5420	1980
<b>Troutman, Mark Richard</b> , (F.S.A.), <i>Group Product Dev Actuary</i> , Lincoln National Life Insurance Co, 1300 South Clinton, Fort Wayne IN 46802 219/427-4332	1983	<b>Tulloch, John A.</b> , (F.C.A., F.S.A., E.A.), <i>President</i> , PO Box 196, East Seabago ME 04029-0196 207/787-3000	1969
<b>Trowbridge, Charles L.</b> , (F.S.A., E.A.), 800 1st Avenue North, Apt 21, Seattle WA 98109 206/281-9151	1965	<b>Tuma, Jerry A.</b> , (E.A.), <i>Consultant</i> , The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800	1976
<b>Trudeau, Rene E.</b> , (F.S.A.), <i>Vice President</i> , National Life Assurance Co of Canada, 522 University Avenue, Toronto ON Canada M5G 1Y7 416/598-2122	1979	<b>Tung, Philip J.</b> , (A.S.A.), National Casualty Company, 4242 Lindell Boulevard, St Louis MO 63108 314/652-1414	1985
<b>Trudel, Claude J.</b> , (F.S.A.), <i>Senior Vice President, Planning</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3415	1965	<b>Tuohy, Michael R.</b> , (F.C.A., A.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016 212/490-3460	1978
<b>True, Wendell C.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary</i> , Ohio National Life Insurance Co, PO Box 237, William Howard Taft Road, Cincinnati OH 45201 513/861-3600	1965	<b>Tupper, Joseph Leonard, III</b> , (A.S.A.), <i>Actuarial Assistant</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/232-8400	1982
<b>Truttmann, Everett J.</b> , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2041	1982	<b>Turberg, Phillip A.</b> , (F.S.A.), <i>President</i> , Huggins Financial Services Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2356	1965
<b>Trygstad, Lynette L.</b> , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700	1981	<b>Turk, Alan C.</b> , (A.S.A.), <i>Associate Actuary</i> , Alexander & Alexander Inc, II Piedmont Center, 3565 Piedmont Road NE, Atlanta GA 404/261-3400	1984

	Admitted		Admitted
<b>Turner, Catherine R.</b> , (F.S.A.), <i>Life &amp; Health Actuary</i> , Oregon Insurance Department, Insurance Division, Dept of Commerce, Commerce Building, Salem OR 97310 503/378-4271	1979		<b>U</b>
<b>Turner, Edward A.</b> , (F.S.A.), <i>Manager, Actuarial Services</i> , The Continuum Company Inc., 3429 Executive Center Drive, Austin TX 78731 512/345-5700	1979		<b>Uchitel, Mikel R.</b> , (F.S.A., M.C.A., E.A.), <i>Executive Vice President &amp; Consulting Actuary</i> , Abar Employee Benefit Plan Service, 70 S Orange Ave, Suite 101, Livingston NJ 07039 201/994-0051
<b>Turner, J Philip</b> , (M.C.A., A.S.A., E.A.), <i>President</i> , J Ross Hanson Inc, 1200 15th Street NW, Suite 300, Washington DC 20005 202/785-4995	1979		<b>Uhl, Martin E. Jr.</b> , (F.S.A.), <i>Second Vice President, Product Development</i> , Sun Insurance Services Inc, 260 Peachtree Street NW, Atlanta GA 30308 404/223-2500
<b>Turner, John G.</b> , (F.S.A.), <i>President</i> , Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5305	1969		<b>Uhthoff, Dunbar R.</b> , (F.C.A.S.), Route 5, PO Box 5091, Blairsville GA 30512
<b>Turner, Philip C.</b> , (F.S.A.), <i>Assistant Vice President &amp; Group Actuary</i> , Nationwide Corp, One Nationwide Plaza, 4P-S, Columbus OH 43216 614/227-8161	1968		<b>Ullman, Deborah Gorman</b> , (A.C.A.S.), <i>Assistant Director, Investor Relations</i> , Aetna Life & Casualty, 151 Farmington Avenue, D222, Hartford CT 06156 203/273-6227
<b>Turner, Roderick E.</b> , (F.S.A.), <i>Second Vice President</i> , American Fidelity Assurance Co, 2000 Classen Center, Oklahoma City OK 73106 405/523-5075	1982		<b>Ullman, Richard E.</b> , (F.S.A., E.A.), <i>Director of Actuarial Services</i> , Blue Cross/Blue Shield of Greater New York, 622 Third Avenue, New York NY 10017 212/481-2463
<b>Turner, Samuel H.</b> , (F.C.A., F.S.A.), <i>President</i> , Life Insurance Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6532	1970		<b>Umali, M Lina</b> , (A.S.A., E.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 3000 Republic Bank Center, PO Box 4545, Houston TX 77210 713/221-0218
<b>Turnquist, Jack M.</b> , (F.C.A., F.S.A.), Tillinghast Nelson & Warren, 10300 North Central Expressway, Building V, Suite 350, Dallas TX 75231 214/363-2451	1965		<b>Umali, Roman T. Jr.</b> , (A.S.A., E.A.), Bass Consultants Inc, 530 Wells Fargo Drive, Suite 300, Houston TX 77090 713/444-3577
<b>Turoff, John H.</b> , (F.S.A.), 47 Quisset Brook Road, Milton MA 02186	1966		<b>Umstead, Richard D.</b> , (F.S.A., E.A.), <i>Actuary</i> , Dilts Umstead & Dunn, Professional Center, 433 West Main Street, Durham NC 27701 919/688-8913
<b>Turpin, James E.</b> , (E.A.), <i>Consultant</i> , Turpin & Associates, 2155 Louisiana Boulevard NF, 1st City Place, 3rd Floor, Albuquerque NM 87110 505/842-1940	1980		<b>Underhill, Nan</b> , (E.A.), <i>Actuarial Consultant</i> , Retirement Plan Administrators, 107 Fast Fowler Avenue, Suite 201, Tampa FL 33682 813/935-4079
<b>Tuttle, Gail L.</b> , (A.S.A.), <i>Controller</i> , State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61701 309/766-2641	1966		<b>Underwood, Charles M. II</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Lyndon Insurance Group, 12555 Manchester Road, Suite 700, St Louis MO 63131 314/821-6060
<b>Tuttle, Jerome E.</b> , (F.C.A.S.), <i>Director &amp; Actuary</i> , US Insurance Group, 211 Mt Airy Road, Basking Ridge NJ 07920 201/953-3035	1979		<b>Ungar, Leta Worley</b> , (F.S.A.), <i>Associate Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 21, New York NY 10121 212/714-5274
<b>Tveite, Carol J.</b> , (A.S.A.), <i>Staff Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2709	1984		<b>Unruh, H C.</b> , (F.S.A.), 5380 North Ocean Drive, Singer Island FL 33404
<b>Tverberg, Gail E.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420	1976		<b>Upchurch, Garland R.</b> , <i>Vice President, Operations</i> , United Services Advisors Inc, 11935 Cedar Grey Drive, San Antonio TX 78249
<b>Twery, Scott C.</b> , (F.S.A., E.A.), <i>Actuarial Consultant</i> , Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100	1984		<b>Upchurch, Kathleen Orr</b> , (E.A.), Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026 404/261-5420
<b>Twinnery, Marc M.</b> , (F.S.A., M.C.A., E.A.), <i>Manager Pension Department</i> , Ford Motor Company, The American Road, PO Box 1899, Room 845, Dearborn MI 48121 313/322-9128	1966		<b>Upstill, Krystyna H.</b> , (E.A.), <i>Consulting Actuary</i> , Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104 415/438-4440
<b>Twiss, A Kirk</b> , (F.S.A., E.A.), Bob Gold & Associates Inc, 205 West Wacker Drive, Suite 1305, Chicago IL 60606 312/332-3081	1983		<b>Useden, Neil A.</b> , (F.A.), <i>President &amp; Chief Actuary</i> , Neil A Useden Associates Inc, PO Box 142027, Coral Gables FL 33114 305/856-3900
<b>Twomey, Leonard N.</b> , PO Box 4, Frankfort IN 46041	i 1966		<b>Utter, Robert G.</b> , (F.S.A., E.A.), <i>Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5494
<b>Tyler, James R.</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 133 Peachtree Street NE, Suite 3080, Atlanta GA 30303 404/659-3541	1978		<b>Uzzell, Betsy K.</b> , (F.S.A.), <i>Assistant Actuary</i> , CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-7703
<b>Tyler, William K.</b> , (F.S.A.), <i>Senior Vice President</i> , Lincoln National Life Insurance Co, PO Box 1110, Fort Wayne IN 46801 219/427-3211	1974		<b>V</b>
			<b>Valavanis, Manolis</b> , (A.S.A.), <i>Managing Director</i> , Continental Hellas Insurance Co, 253 Syngrou Avenue, Athens 17122 Greece 942-8998

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<b>Valerius, Nels M.</b> , (F.C.A.S.), 140 Cookhill Road, Cheshire CT 06410	1965
<b>Van Ark, William R.</b> , (F.C.A.S., A.S.A.), <i>Associate Actuary &amp; Director</i> , National Council on Compensation Insurance, PO Box 8530, St Louis MO 63126-0530    314/843-4001	1979
<b>Vanasse, Denis</b> , (A.S.A.), <i>Executive Vice President, Provinces-Unies</i> , 2021 Avenue Union, Bureau 1200, Montreal PQ Canada H3A 2V1    514/282-7325	1980
<b>Van Buskirk, Charles A.</b> , (F.S.A.), <i>Second Vice President - Actuarial</i> , Sovereign Life Insurance Co, 30 West Sola Street, Santa Barbara CA 93101 805/963-7871	1979
<b>Vance, Jerome H.</b> , (F.S.A.), <i>Consulting Actuary</i> , 46 Rockridge Trail NW, Atlanta GA 30339 404/952-8036	1969
<b>Vance, Randolph N.</b> , (A.S.A.), <i>Assistant Actuary</i> , Integen Corporation, PO Box 3199, 500 West Fifth Street, Winston-Salem NC 27152    919/770-2614	1982
<b>Van Cleave, Marvin E.</b> , (A.C.A.S., A.C.A.), <i>Assistant Deputy Commissioner</i> , Office of the Commissioner of Insurance, State of Wisconsin, PO Box 7873, Madison WI 53707    608/266-8537	1966
<b>Van Dam, Douglas S.</b> , (F.S.A.), Grand Rapids Metropolitan, Title Company, 2776 Birchcrest SE, Grand Rapids MI 49506    616/494-5180	1981
<b>Vande Kopple, Lois Ann</b> , (A.S.A.), <i>Products Manager</i> , Travelers Insurance Company, LHFS Actuarial 12NB, One Tower Square, Hartford CT 06183 203/277-7830	1981
<b>Vandercook, Lynn B. Jr.</b> , (E.A.), <i>Consultant</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006    202/857-9207	1976
<b>Vanderhoof, Irwin T.</b> , (F.S.A., A.C.A.S., F.A.), <i>Senior Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Tower 45/C, New York NY 10019 212/554-3867	1965
<b>Vanderscoff, David P.</b> , (F.S.A., E.A.), <i>President</i> , Vanderscoff Management Services, PO Box 7098, Bismarck ND 58502    701/255-6417	1975
<b>Vane, Bruce F.</b> , (F.S.A., E.A.), <i>Vice President, Director of Guaranteed Products</i> , Prudential Asset Management Co, 71 Hanover Road, Florham Park NJ 07932    201/593-3824	1982
<b>Van Elsen, James N.</b> , (F.S.A.), <i>Vice President - Financial Services</i> , Inter-State Assurance Co, 1206 Mulberry Street, Des Moines IA 50309 515/283-2501	1980
<b>Van Fleet, George</b> , (F.C.A.), 4100 Jackson, Apt 330C, Austin TX 78731    512/459-9728	i 1965
<b>Van House, Charles L.</b> , (A.C.A.), 6338 Ansel Court, Buford GA 30518    404/945-3945	i 1966
<b>Van Housen, Thomas Grant</b> , (A.S.A., E.A.), Michael J Corey Co Ltd, 33 West Higgins Road, Suite 2050, Barrington IL 60010    312/426-7050	1980
<b>Van Mieghem, Daniel J.</b> , (E.A.), <i>President, Integrated Pension Services</i> , 2850 Ocean Park Boulevard, Suite 360, Santa Monica CA 90405    213/452-2850	1976
<b>Vann, Thomas P.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary</i> , Jefferson Standard Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2442	1975
<b>Vannier, Lyle</b> , (F.S.A., E.A.), <i>Assistant Actuary</i> , Bankers Life Insurance of Nebraska, 5900 'O' Street, Lincoln NE 68510    402/467-1122	1976
<b>Van Slyke, Oakley E.</b> , (F.C.A.S., F.C.A., A.S.A.), <i>Director, Casualty Actuarial Service</i> , Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017-0919    213/482-6247	1979
<b>Van Valen, James M.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121    212/279-4400	1980
<b>Varca, John J.</b> , (A.C.A.S.), <i>Director</i> , American Reinsurance Co, One Liberty Plaza, 91 Liberty Street, New York NY 10006    212/618-8780	1983
<b>Varcoe, F Turner</b> , (A.S.A., E.A.), 1322 Simwood Place, Jackson MS 39211    601/362-6265	i 1966
<b>Varga, George J.</b> , (F.S.A.), 459 Circlewood Drive, Venice FL 33595    813/493-0628	i 1965
<b>Varney, Laura Schumacher</b> , (A.S.A.), <i>Assistant Actuary</i> , Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800	1985
<b>Varney, Maurice E.</b> , <i>Chairman and President</i> , New Directions Insurance Consultants, PO Box 955, Novato CA 94948    415/897-5615	1971
<b>Vaskas, Bernardette T.</b> , (F.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121    212/279-4400	1976
<b>Vasquez, Ralph A.</b> , (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010    212/578-5888	1970
<b>Vath, Robert A.</b> , (A.S.A.), <i>Manager Actuarial Technical Services</i> , Ohio National Life Insurance Co, PO Box 237, Cincinnati OH 45201    513/861-3600	1968
<b>Vaughan, Richard Carl</b> , (A.S.A., E.A.), <i>Partner</i> , Vaughan & Stephens, PO Box 17946, Greenville SC 29606    803/271-1298	1981
<b>Vaughan, Richard L.</b> , (F.C.A.S., F.S.A.), <i>Vice President</i> , Marsh & McLennan Group Associates Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6208	1980
<b>Vaughn, David A.</b> , (E.A.), <i>Senior Consultant</i> , The Wyatt Company, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	1976
<b>Vaughn, Roger L.</b> , (F.S.A., M.C.A., E.A.), <i>Executive Vice President &amp; Actuary</i> , Booke & Company, PO Box 66, Winston-Salem NC 27102    919/748-1120	1978
<b>Vaught, John E.</b> , (F.C.A., F.S.A., E.A.), <i>Executive Vice President &amp; Actuary</i> , Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/742-3217	1971
<b>Vautravers, Richard W.</b> , (F.S.A.), <i>Vice President/Actuary</i> , Bankers Life Insurance of Nebraska, 5900 O Street, Lincoln NE 68510 402/467-1122	1974
<b>Vazquez-Cruz, Ruperto</b> , (A.C.A.), <i>Consulting Actuary</i> , University of Puerto Rico, PO Box 22872, San Juan PR 00931    809/761-5479	1967
<b>Vedros, Louis A. Jr.</b> , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, One Lakeway Centre, 3900 North Causeway Boulevard, Metairie LA 70002    504/835-2264	1979
<b>Vedvyas, Vinod</b> , (F.S.A.), <i>Actuarial Pension Assistant</i> , Standard Insurance Co, PO Box 711, Portland OR 97207    503/243-7754	1985
<b>Vegh, Rick P.</b> , (A.S.A.), United States Life Insurance Co, 125 Maiden Lane, New York NY 10038 212/709-6456	1984

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<b>Vehec, Robert F</b> , (F.S.A.), Vice President, Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1971	<b>Vietor, Carl F</b> , 15 Norcross Street, Rockville Ctr NY 11570	1966
<b>Veit, Kenneth P</b> , (F.S.A., E.A.), Vice President, International Insurance Operations, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6576	1967	<b>Vigneau, Edward J</b> , (E.A.), Consulting Actuary, Connecticut Pension Services Inc, 43 Field Street, PO Box 111, Waterbury CT 06720 203/753-0494	1984
<b>Velazquez, Philip A</b> , (F.S.A.), North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8420	1977	<b>Vila, Antonio D</b> , (F.S.A.), Vice President, Rhode Island Reinsurance, PO Box 808, E Greenwich RI 02818 401/885-2596	1980
<b>Velleman, Susan J</b> , (F.S.A., M.C.A., E.A.), Principal, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116 617/421-0427	1976	<b>Villa, Bernard J</b> , (F.S.A.), Actuary, Metropolitan Life Insurance Co, One Madison Avenue, Area 9Z, New York NY 10010 212/578-3391	1966
<b>Venetakis, Basil</b> , (A.C.A., F.A.), President, Actuarial-Pension Services Inc, 307 North Michigan Avenue, Suite 820, Chicago IL 60601 312/332-0496	1971	<b>Vincent, B J</b> , (E.A.), President, B J Vincent Co Ltd, 820 Mount Pleasant Road, Toronto ON Canada M4P 2L2 416/481-5681	1976
<b>Venning, Lisa K</b> , (F.S.A.), Assistant Actuary, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/421-6590	1981	<b>Vincent, Diane L</b> , (A.S.A.), Actuarial Associate, Central Life Assurance Co, 611 5th Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371	1983
<b>Venouziou, Aaron</b> , (E.A.), Vice President, Dataair Pension Services Inc, 2137 South Lombard Avenue, Chicago IL 60650 312/652-4840	1977	<b>Vincent, Lewis A</b> , (F.C.A.S.), Carter Road, PO Box 9, New London NH 03257 603/526-4871	1965
<b>Venter, Gary G</b> , (F.C.A.S.), Vice President & Actuary, National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1937	1979	<b>Visner, Laurie Helene</b> , (E.A.), Consultant, The Wyatt Company, 90 Park Avenue, New York NY 10016	1981
<b>Venturi, Marsha R</b> , (A.S.A., E.A.), Associate Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1982	<b>Visner, Steven Mitchell</b> , (A.C.A.S.), Attuarial Consultant, Fred S James & Co, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7445	1983
<b>Verhage, Paul A</b> , (F.C.A.S.), Vice President - Corporate Actuary, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7559	1966	<b>Visscher, Alan Roy</b> , (F.A.), Actuary, Watkins Ross & Co, 505 Waters Building, Grand Rapids MI 49503 616/456-9696	1980
<b>Verlautz, James F</b> , (F.S.A., E.A.), Manager, Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/297-6000	1982	<b>Vitale, Lawrence A</b> , (A.C.A.S.), Assistant Actuary, Insurance Co of North America, 1600 Arch Street, Philadelphia PA 19101	1982
<b>Verne, Peter D</b> , (F.A.), Vice President, Edward H Friend & Co, 1800 K Street NW, Washington DC 20006 202/785-9080	1976	<b>Vodopich, Donald R</b> , President, Benefit Communications Inc, Box 12031 Northside Station, 1218 West Paces Ferry Road, Atlanta GA 30305 404/231-8568	1969
<b>Vernier, Ronald W</b> , (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1975	<b>Vogel, Jerome F</b> , (A.C.A.S.), Actuary, Florida Insurance Department, Larson Building, Tallahassee FL 32301 904/488-4439	1977
<b>Vernon, Steven G</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 15301 Ventura Boulevard, Suite 525, Sherman Oaks CA 91403 213/906-2631	1979	<b>Vogel, Julius</b> , (F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016 212/490-3460	1965
<b>Vesely, Debra Jean</b> , (A.S.A.), Actuary, Community Mutual Insurance Co, 1351 William Howard Taft, Mail Box 46A, Cincinnati OH 45206 513/872-8686	1985	<b>Vogl, Joseph M</b> , (F.S.A., E.A.), Consulting Actuary, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1979
<b>Vest, Charles N</b> , (A.S.A.), Senior Actuarial Assistant, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-7470	1985	<b>Vogrich, Robert M</b> , (A.S.A., F.A.), Consultant, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1984
<b>Vicino, Gerard A</b> , (F.S.A.), 96 Coronado Drive, Newington CT 06111	i 1965	<b>Vogt, Andrew</b> , (F.S.A., E.A.), 216 West Hampton Drive, Indianapolis IN 46208 317/283-4023	1965
<b>Victor, David J</b> , (F.S.A.), Associate Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3195	1970	<b>Vojtik, Peter C</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 233 South Wacker Drive, Sears Tower, Suite 5600, Chicago IL 60606 312/876-2000	1977
<b>Vieira, John</b> , (A.S.A., E.A.), Principal, William M Mercer-Meidinger Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6485	1984	<b>Volponi, Joseph L</b> , (A.C.A.S.), Actuarial Assistant, California Casualty, 1900 Alameda Delas Pulgas, San Mateo CA 94402 415/574-4000	1985
<b>Viener, Gary W</b> , (A.S.A., E.A.), Assistant Vice President, Alexander & Alexander Inc, 100 Light Street, Baltimore MD 21202 301/547-2993	1980	<b>Vonesh, James F</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9386	1977
<b>Vieren, John C</b> , (A.S.A.), Tillinghast Nelson & Warren, 815 South Main Street, Suite 130, Jacksonville FL 32207 404/261-5420	1985	<b>Von Fumetti, Randy J</b> , (A.S.A.), Actuarial Associate, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1985
		<b>von Geldern, Robert H</b> , (F.S.A.), Vice President / Actuary, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/306-2428	1966
		<b>von Wallmenich, Theodore</b> , (F.S.A.), Vice President & Actuary, National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3534	1973

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<b>Vora, Shantilal A.</b> , (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	<b>Wagner, William John</b> , (F.S.A.), Vice President & Associate Actuary, Lamar Life Insurance Co, PO Box 880, Jackson MS 39205    601/949-3165	1982
<b>Vorkapich, Michael L.</b> , (A.S.A., E.A.), Consulting Actuary, 251 Kearney, Room 710, San Francisco CA 94108    415/989-6321	1976	<b>Wagoner, George B., Jr.</b> , (F.S.A.), Group Actuary, William M Mercer-Meidinger Inc, 6606 West Broad Street, PO Box 27506, Richmond VA 23261    804/289-6405	1979
<b>Vose, Robert W.</b> , (F.S.A.), Associate Actuary, Connecticut General Life Insurance, Hartford CT 06152    203/726-5362	1965	<b>Wahl, Yale Sam</b> , (A.S.A., E.A.), Consulting Actuary, Paul S Fredericks & Co, 8405 Northwest 53rd Street, Miami FL 33166    305/594-9011	1980
<b>Voss, Carl W.</b> , (F.S.A., M.C.A., E.A.), Vice President, Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601    312/565-6000	1975	<b>Wahlberg, Dean A.</b> , (F.S.A., E.A.), Vice President, Corporate Affairs, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101    612/298-3666	1965
<b>Vrla, David D.</b> , (F.S.A.), Assistant Vice President & Associate Actuary, Great American Reserve Insurance Co, 2020 Live Oak, Dallas TX 75221    214/953-7336	1980	<b>Wahlstrom, Richard W.</b> , (F.C.A., A.S.A., E.A.), Actuary, Johnson & Higgins, Financial Center, 1215 Fourth Avenue, Seattle WA 98161    206/292-1900	1969
<b>Vrolyk, Robert</b> , (F.S.A.), Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181    617/237-6030	1985	<b>Wain, Christopher H.</b> , (F.S.A.), Lewis & Ellis Inc, 16633 Ventura Boulevard, Suite 1212, Encino CA 91436    818/501-3035	1965
<b>Vrysen, John G.</b> , (F.S.A.), Director of Product Development, North American Life Assurance Co, 57 River Street, Suite 104, Wellesley Hills MA 02181    617/431-7360	1984	<b>Wainscott, Robert H.</b> , (A.C.A.S.), Director of Reserves, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481    715/346-6796	1984
<b>W</b>		<b>Waite, John L.</b> , (F.S.A., E.A.), Vice President, Alexander & Alexander Inc, Public Ledger Building, Independence Square, Philadelphia PA 19106    215/923-5300	1971
<b>Waaser, George T.</b> , (A.S.A.), Vice President & Actuary, Equitable Life Assurance Society, Two Penn Plaza, Area 16-C, New York NY 10121    212/714-5202	1966	<b>Waites, G Frank</b> , (F.C.A., F.S.A., E.A.), 1021 Lemon Street, Menlo Park CA 94025	1965
<b>Wacek, Michael G.</b> , (F.C.A.S.), Assistant Vice President & Actuary, E W Blanch Co, 3500 West 80th Street, Minneapolis MN 55431    612/835-3310	1983	<b>Wakely, David N.</b> , (F.S.A., E.A.), Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 33516    813/584-8128	1965
<b>Wachspress, Howard L.</b> , (F.S.A.), Associate Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-2804	1965	<b>Walczak, David P.</b> , (A.S.A., E.A.), Associate Actuary, Alexander & Alexander Inc, PO Box 1360, Minneapolis MN 55440    612/520-3099	1979
<b>Wade, John E.</b> , (F.S.A.), Consulting Actuary, Coates Herfurth & England Inc, 550 California Street, Suite 1400, San Francisco CA 94104    415/433-4440	1969	<b>Waldhauser, Cathy H.</b> , (F.S.A.), Director, Corporate Actuarial Planning & Analysis, IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402    612/372-2017	1979
<b>Wade, Roger C.</b> , (A.C.A.S.), Frank B Hall & Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510    914/769-9200	1971	<b>Waldman, Robert H.</b> , (A.C.A.S.), Associate Actuary & Manager, Insurance Services Office, 160 Water Street, New York NY 10038    212/487-5027	1979
<b>Wade, Terry R.</b> , (F.S.A., E.A.), Associate Actuary, Liberty National Life Insurance Co, Box 2612, Birmingham AL 35202    205/325-2658	1979	<b>Waldorf, James R.</b> , (E.A.), President, Waldorf & Associates Inc, 13777 North Central Expwy, Suite 409, Dallas TX 75243    214/235-0625	1976
<b>Wagner, Duane</b> , (E.A.), Advanced Plan Design Sales Manager, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172    215/625-6317	1984	<b>Waldron, Charles M.</b> , (F.S.A.), Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029    703/345-6711	1979
<b>Wagner, Edward W.</b> , Consultant, 24 Millie Road, Grand Rapids MN 55744    218/326-1715	1970	<b>Walker, Charles N.</b> , (F.S.A.), Rfd 2-508 Mill Road, Woodstock VA 22664    703/459-5771	1965
<b>Wagner, Ehrhardt H.</b> , 2049 Buckingham Road, Richardson TX 75080	1966	<b>Walker, Darrel E.</b> , (E.A.), Consultant Actuary, The Wyatt Company, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431    612/835-1500	1971
<b>Wagner, John P.</b> , Assistant Actuary, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611    312/440-6062	1984	<b>Walker, David M.</b> , (A.S.A.), Assistant Actuary, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216    614/227-5584	1982
<b>Wagner, Nancy R.</b> , (F.S.A., E.A.), Actuary, Milliman & Robertson Inc, 120 South LaSalle Street, Room 1700, Chicago IL 60603    312/693-5300	1982	<b>Walker, Frank Edward</b> , (A.S.A.), Assistant Actuary, National Old Line Insurance Co, 501 Wood Lane, Box 2900, Little Rock AR 72203    501/372-5000	1982
<b>Wagner, Russell L.</b> , (F.S.A.), 351 Sea Oak Drive, Johns Island, Vero Beach FL 32963	1965	<b>Walker, Gerald T.</b> , (F.S.A.), President, Forwest Associates Inc, 2817 Anthony Lane, Suite 308, Minneapolis MN 55418    612/788-2201	1970
<b>Wagner, Stephen B.</b> , (F.S.A., E.A.), Partner, Hewitt Associates, First Bank Place West - 1115, 120 South Sixth Street, Minneapolis MN 55402	1979	<b>Walker, Glenn</b> , (F.C.A.S.), Associate Actuary, Government Employees Insurance Co, GEICO Plaza, Washington DC 20076    301/986-2935	1982
<b>Wagner, Virgil D.</b> , (F.S.A., A.C.A.), Actuary, American Council of Life Insurance, 1850 K Street NW, Washington DC 20006    202/862-4165	1966	<b>Walker, Harry</b> , (F.S.A.), 3215 South Ocean Boulevard, Apt 901, Highland Beach FL 33431	1965

	Admitted		Admitted
<b>Walker, J Barrett</b> , (F.S.A.), 2000 Islington, Suite 1408, Weston ON Canada M9P 3S7	1966	<b>Wallman, David T</b> , (F.S.A.), Vice President & Actuary, Security Mutual Life Insurance Co, Box 82248, Lincoln NE 68501 402/477-4141	1980
<b>Walker, M La Mar</b> , (A.S.A.), Consulting Actuary, Walker and Associates, 1200 Beneficial Life Tower, 36 South State Street, Salt Lake City UT 84111 801/538-2088	1979	<b>Walmesley, Howard C</b> , (F.S.A.), 44 Walnut Avenue, Cincinnati OH 45215 513/761-0492	1965
<b>Walker, Margaret</b> , (F.S.A.), 760 Fast Bobier Drive, Apt 118, Vista CA 92083 619/758-3390	1965	<b>Walsh, Alan D</b> , (A.S.A., E.A.), Managing Vice President, Tomenson Associates, 401 West Georgia Street, Suite 1500, Vancouver BC Canada V6B 5A1 604/685-2285	1979
<b>Walker, Mark A</b> , (A.S.A.), Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700	1983	<b>Walsh, Albert J</b> , (F.C.A.S.), 25 West Walnut Street, Pasadena CA 91103 818/795-1505	1965
<b>Walker, Paul S</b> , (F.S.A.), President, Paul Stan Walker Inc, Seven Waterville Road, PO Box 914, Avon CT 06001 203/677-5300	1976	<b>Walsh, Connie L</b> , (A.S.A.), Actuarial Assistant, Kansas City Life Insurance Co, PO Box 139, Kansas City MO 64141 816/753-7000	1980
<b>Walker, Ralph P</b> , (F.S.A., E.A.), President, Insurance Information Systems, 1125 Evans Street, Oshkosh WI 54901 414/231-0982	1965	<b>Walsh, James P</b> , (F.S.A., E.A.), Associate Actuary, Group, Kansas City Life Insurance Co, PO Box 139, Broadway at Armour, Kansas City MO 64141-0139 816/753-7000	1979
<b>Walker, Robert W</b> , (F.S.A.), 5402 West Parkview Drive, Mequon WI 53092	1965	<b>Walsh, James P</b> , (E.A.), Vice President, Pension & Group Consultants, 309 Vine Street, Suite 200, Cincinnati OH 45202 513/977-3440	1976
<b>Walker, Roger D</b> , (F.C.A.S.), Assistant Vice President, Continental Reinsurance, Underwriting Services, 180 Maiden Lane, New York NY 10038 212/440-7206	1982	<b>Walsh, James V, Jr.</b> , Assistant Actuary, Blue Cross of Greater Philadelphia, 1333 Chestnut Street, Philadelphia PA 19107 215/237-8739	1984
<b>Walker, Stephen L</b> , (E.A.), Corporate Plan Services Int, PO Box 836, 2040 Savannah Highway, Charleston SC 29402 803/571-7041	1983	<b>Walsh, Michael C</b> , (A.C.A.S.), Senior Assistant Actuary, State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-7360	1984
<b>Walker, Winston W</b> , (F.S.A.), President, Provident National Assurance Co, Fountain Square, Chattanooga TN 37402 615/755-1176	1978	<b>Walsh, Thomas G</b> , (F.S.A., E.A.), Senior Vice President & Actuary, Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5308	1970
<b>Wall, Robert H</b> , (A.S.A.), Vice President & Actuary, USLIFF Corporation, 125 Maiden Lane, New York NY 10038 212/709-6508	1966	<b>Walsh, William J</b> , (F.S.A.), Actuarial Director, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1975
<b>Wall, Sarah F</b> , (A.S.A.), Financial Actuary, Occidental Life Insurance Co of North Carolina, Box 10234, Raleigh NC 27605 919/834-0751	1980	<b>Walter, Alfred A</b> , (F.S.A.), Vice President, North American Reassurance Co, 100 East 46th Street, New York NY 10017 212/907-8423	1965
<b>Wallace, Diane</b> , (F.S.A.), Vice President, Tillinghast Nelson & Warren, 3900 North Causeway Blvd, Metairie LA 70002 504/835-2264	1980	<b>Walters, Larry Dean</b> , (A.S.A.), Assistant Actuary, American International Group, 70 Pine Street, New York NY 10270 212/770-5195	1980
<b>Wallace, George E</b> , (F.S.A.), 23 Nantucket Road, Wellesley MA 02181 617/235-7684	1965	<b>Walters, Mavis A</b> , (F.C.A.S.), Senior Vice President, Insurance Services Office, 900 17th Street NW, Suite 1010, Washington DC 20006 202/466-2800	1974
<b>Wallace, George R</b> , (F.S.A.), Vice President & Actuary, Zurich Life Insurance Co of Canada, 188 University Avenue, Toronto ON Canada M5H 3C4 416/593-4444	1966	<b>Walters, Michael A</b> , (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 99 Park Avenue, New York NY 10016 212/490-3460	1973
<b>Wallace, James D</b> , (F.S.A.), Manager, Ernst & Whinney, 1100 United Central Bank, Building, Des Moines IA 50309 515/243-2727	1981	<b>Walton, Kingsley</b> , (F.S.A.), Consulting Actuary, 1847 North Avenue 55, Los Angeles CA 90042 213/256-6903	1970
<b>Wallace, Joseph J</b> , (A.S.A., E.A.), Actuary, Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60618 312/699-0600	1969	<b>Wang, Andrew B</b> , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1979
<b>Wallace, M G Roy</b> , (F.S.A., E.A.), Consulting Actuary, 220 South Avenue, Weston MA 02193 617/899-0385	1965	<b>Wang, I-Chieh E</b> , (A.S.A., E.A.), Actuary, Textron, 40 Westminster Street, Providence RI 02903 401/421-2800	1979
<b>Wallace, Robert E</b> , (F.C.A., E.A.), Benefit Consultant, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1965	<b>Wang, Richard T</b> , (F.S.A.), Vice President, Financial Planning, Pennsylvania Life Insurance Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/453-7329	1979
<b>Wallach, Bruce L</b> , (A.S.A.), Actuarial Assistant, Teachers Insurance & Annuity Association, CLG Retirement Equities Fund, 730 Third Avenue, New York NY 10017 212/916-5345	1984	<b>Wanner, Charles A</b> , (A.S.A.), Associate Actuary, The Wyatt Company, 3550 North Central, Suite 800, Phoenix AZ 85012 602/279-3600	1985
<b>Wallerstein, James W</b> , (F.S.A.), Assistant Actuary, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2211	1981	<b>Ward, David P</b> , (A.S.A.), Assistant Actuary, Deseret Mutual Benefit Association, 10 South Main Street, Suite 400, Salt Lake City UT 84101 801/531-5285	1984
<b>Willin, Mary K</b> , (A.S.A.), Senior Actuarial Assistant, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5500	1985		

	Admitted		Admitted
<b>Ward, Earl</b> , (A.S.A.), <i>President, National Protective Life Insurance Co, 8623 Fiesta Way, Fort Wayne IN 46815</i>	1966	<b>Wassell, Edmund J.</b> , (E.A.), <i>Senior Consultant, The Wyatt Company, 233 South Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606</i>	1977
<b>Ward, Michael C.</b> , (F.S.A.), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren, One Lakeway Center Suite 1470, 3900 N Causeway Blvd, Metairie LA 70002 504/835-2264</i>	1981	<b>Wasserman, David L.</b> , (F.C.A.S.), <i>Senior Manager, Peat Marwick Mitchell &amp; Co, 345 Park Avenue, New York NY 10154 212/872-6648</i>	1980
<b>Ward, Michael R.</b> , (F.C.A.S.), <i>Consulting Actuary, Liscord Ward &amp; Roy Inc, Six Loudon Road, Concord NH 03301 603/228-1391</i>	1985	<b>Wasserman, Forrest</b> , (F.C.A.S.), <i>Assistant Vice President, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3009</i>	1979
<b>Ward, Robert A.</b> , (A.S.A.), <i>Assistant Actuary, Maccabees Mutual Life Insurance Co, 25800 Northwestern Highway, Southfield MI 48037 313/357-4800</i>	1985	<b>Waters, James J.</b> , (E.A.), <i>Executive Vice President, Ogle &amp; Waters Inc, One Corporate Drive, Suite 600, Clearwater FL 33520 813/577-2884</i>	1977
<b>Ward, Robert G.</b> , (F.S.A.), <i>Executive Vice President, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000</i>	1965	<b>Watford, James D.</b> , (A.C.A.S.), <i>Actuary, Florida Insurance Department, Larson Building, Room 371, Tallahassee FL 32301 904/488-1864</i>	1982
<b>Ward, William D.</b> , (A.S.A., E.A.), <i>Director Statutory Policy, Aetna Life &amp; Casualty, 151 Farmington Avenue, YF54, Hartford CT 06156 203/275-2878</i>	1966	<b>Watkins, Le Roy T.</b> , (F.C.A., F.S.A., F.A.), <i>President, L.T. Watkins &amp; Associates Inc, 1666 Statler Towers, Buffalo NY 14202 716/847-2110</i>	1966
<b>Ward, William F.</b> , (F.S.A.), <i>Box 548, 91 Rowland Drive, North Chatham MA 02650</i>	1965	<b>Watson, Charles Barry H.</b> , (F.C.A., F.S.A., E.A.), <i>Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9303</i>	1965
<b>Ward-Smith, Kenneth</b> , <i>1031 Balmoral Drive, Nashville TN 37220</i>	1966	<b>Watson, George N.</b> , (F.S.A.), <i>G.N. Watson Ltd, Two Dun Bloor Road, Suite 211, Etobicoke ON Canada M9A 2E4 416/232-2260</i>	1966
<b>Ware, John K.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President &amp; Consulting Actuary, Frank B Hall &amp; Company Inc, Spear Street Tower, One Market Plaza, Suite 2100, San Francisco CA 94105 415/543-9360</i>	1974	<b>Watson, Joseph L.</b> , (A.S.A.), <i>Consulting Actuary, Box 786, Pembroke MA 02359 617/293-3685</i>	1966
<b>Ware, P Andrew</b> , (F.S.A.), <i>Actuary, National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3671</i>	1979	<b>Watson, M Floyd</b> , (A.S.A.), <i>Actuarial Assistant II, Security Benefit Life Insurance Co, 700 Harrison Street, Topeka KS 66636 913/295-3000</i>	1981
<b>Wargo, Richard S.</b> , (E.A.), <i>Vice President, Johnson &amp; Higgins of Ohio Inc, 20325 Center Ridge Road, Rocky River OH 44116 216/356-0704</i>	1976	<b>Watson, William E.</b> , (F.S.A.), <i>Vice President &amp; Associate Actuary, Prudential Insurance Company, 745 Broad Street, Newark NJ 07101 201/877-6954</i>	1970
<b>Warner, David T.</b> , (F.S.A.), <i>Vice President-Underwriting, Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5564</i>	1966	<b>Watson, William H.</b> , (F.S.A.), <i>Assistant Vice President &amp; Health Actuary, American National Insurance Co, One Moody Plaza, PO Box 1780, Galveston TX 77550 409/763-4661</i>	1981
<b>Warner, Margaret M.</b> , (F.S.A., E.A.), <i>William M. Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-8051</i>	1982	<b>Watt, Patricia P.</b> , (F.S.A., E.A.), <i>Consulting Actuary, 1044 Belvedere Lane, San Jose CA 95129 408/996-2145</i>	1982
<b>Warnock, Paul F.</b> , (F.S.A.), <i>Second Vice President &amp; Associate Actuary, Jefferson Standard Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2445</i>	1978	<b>Wattenberg, Larry B.</b> , (A.S.A., E.A.), <i>Consulting Actuary, Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400</i>	1976
<b>Warnock, R Larry</b> , (F.S.A., M.C.A.), <i>Consulting Actuary, Tillinghast Nelson &amp; Warren, 3340 Peachtree Road NE, Tower Place, Atlanta GA 30026 404/261-5420</i>	1976	<b>Waugh, W B.</b> , (F.S.A.), <i>Vice President, Chief Actuary &amp; Controller, Canada Life Assurance Co, 330 University Avenue, Toronto ON Canada M5G 1R8 416/597-1456</i>	1981
<b>Warren, Jeffrey C.</b> , (F.C.A.S.), <i>Director, Aetna Life &amp; Casualty, 151 Farmington Avenue, Conveyer AA81, Hartford CT 06156 203/273-0473</i>	1983	<b>Waugh, William M. Jr.</b> , (E.A.), <i>Consulting Principal, A.S. Hansen Inc, First International Building, Suite 3600, Dallas TX 75270 214/748-0501</i>	1976
<b>Warren, Larry</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary, William Penn Life Insurance Co of New York, 3003 New Hyde Park Road, New Hyde Park NY 11042 516/328-6000</i>	1980	<b>Way, Dean M.</b> , (A.S.A.), <i>Associate Actuary, E.F. Hutton Life Insurance Co, 11011 North Torrey Pines Road, PO Box 2700, La Jolla CA 92038 619/458-8254</i>	1982
<b>Warshavchik, Jack Y.</b> , (A.S.A., E.A.), <i>Assistant Actuary, Pension Planning Co Inc, 355 Lexington Avenue, New York NY 10017 212/867-4100</i>	1981	<b>Weaver, Allan C.</b> , (F.S.A., E.A.), <i>Pension Consultant, Bergman Horowitz Reynolds &amp; DeSarbo P.C., 900 Chapel St - Box 426, New Haven CT 06502 203/789-8116</i>	1974
<b>WARTH, Robert</b> , (F.S.A.), <i>Director Advanced Life Underwriting, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-2233</i>	1971	<b>Weaver, Arthur G.</b> , (F.S.A., E.A.), <i>4223 Bay Beach Lane SW, Fort Myers FL 33931</i>	1965
<b>Warthen, Thomas V.</b> , (F.C.A.S.), <i>Balis &amp; Co, 3 Mellon Center, Philadelphia PA 19102 215/568-3740</i>	1977	<b>Weaver, Charles D.</b> , (F.S.A.), <i>Actuarial Officer, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6746</i>	1978
		<b>Weaver, Leonard</b> , (E.A.), <i>Assistant Director, Westinghouse Electric Corp, Westinghouse Building, Gateway Center, Pittsburgh PA 15222 412/642-3418</i>	1976

	Admitted		Admitted
<b>Webb, Bernard L.</b> , (F.C.A.S.), Professor - <i>Actuarial Science</i> , Georgia State University, University Plaza, Atlanta GA 30303 404/658-2725	1966	<b>Weiblein, William A.</b> , (A.S.A., E.A.), Manager, Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 617/723-7700	1980
<b>Webb, Jack L.</b> , (A.S.A.), <i>Actuarial Assistant</i> , Southwestern Life Insurance Co, PO Box 2699, Room 217, Dallas TX 75221-2699 214/655-5127	1985	<b>Weichert, Paul L.</b> , (F.S.A.), <i>Consulting Actuary</i> , 24 Byron Place, Livingston NJ 07039 201/992-1004	1969
<b>Webb, James O.</b> , (A.C.A.), <i>President</i> , Dental Network of America, Two TransAm Plaza Drive, 4th Floor, Oakbrook Terrace IL 60148 312/691-1133	1966	<b>Weideman, Janine L.</b> , <i>Supervisor, Actuarial Services</i> , Blue Cross/Blue Shield of North Dakota, 4510 18th Avenue SW, Fargo ND 58121 701/282-1136	1984
<b>Webb, Robert J.</b> , (F.C.A., A.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1900 Republic Bank Tower, Dallas TX 75201 214/979-3800	1971	<b>Weidman, Thomas A.</b> , (F.C.A.S.), <i>Director, Planning &amp; Actuarial Services</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-6910	1982
<b>Webb, Robert W.</b> , (F.S.A., E.A.), <i>Associate Pension Funding Actuary</i> , New England Mutual Life Insurance Co, 8 New England Executive Park, Burlington MA 01803 617/578-5006	1979	<b>Weigel, Patrick A.</b> , (F.S.A.), <i>Assistant Actuary</i> , Southwestern Life Insurance Co, PO Box 2699, Dallas TX 75221 214/655-5131	1985
<b>Webber, Abbott M., Jr.</b> , (F.S.A.), <i>Director of Corporate Planning</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/278-1212	1982	<b>Weil, Max.</b> , (E.A.), <i>President</i> , Max Weil Associates, 1790 Broadway - 16th FL, New York NY 10019 212/265-3230	1976
<b>Weber, David P.</b> , <i>President</i> , Fort Dearborn Life Insurance Co, 233 North Michigan Avenue, Chicago IL 60601 312/938-6615	1968	<b>Weiler, Michael Reid.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary</i> , First Continental Life & Accident Insurance Co, 2363 Foothill Drive, Salt Lake City UT 84109 801/487-5914	1981
<b>Weber, Donald T.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Association Life Insurance Co Inc, 749 North Second Street, Milwaukee WI 53203 414/276-8000	1979	<b>Weill, Dorance B.</b> , (F.S.A.), 112-20 72nd Drive, Forest Hills NY 11375	1965
<b>Weber, Michael E.</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Southwestern General Life Insurance, PO Box 4287, Macon GA 31297-4287 214/655-5567	1966	<b>Weimer, Linda M.</b> , (E.A.), <i>Director, Planning</i> , Prudential Asset Management Co, 71 Hanover Road, Newark NJ 07932 201/966-3531	1976
<b>Weber, Paul F.</b> , (F.S.A.), American Life Insurance Co, Box 2226, Wilmington DE 19899 302/428-3858	1978	<b>Weimer, Robert A.</b> , (A.S.A., E.A.), <i>Group Actuary</i> , American Health & Life Insurance Co, 300 St Paul Place, Baltimore MD 21202 301/332-2818	1966
<b>Weber, Steven A.</b> , (F.S.A.), <i>Associate Actuary</i> , Aid Association for Lutherans, 4821 North Ballard Road, Appleton WI 54919 414/734-5721	1979	<b>Weimer, William F.</b> , (F.C.A.S.), <i>Vice President</i> , F & G Re Inc, 55 Madison Avenue, Morristown NJ 07960-1958 201/898-9393	1983
<b>Weber, Thomas P.</b> , (E.A.), <i>Actuary</i> , Halliwell & Associates Inc, The Century Building, Suite 300, Pittsburgh PA 15222 412/288-0822	1983	<b>Wein, Linda L.</b> , (A.S.A.), <i>Assistant Actuary</i> , Allstate Life Insurance Co, Allstate Plaza South, Building G 6 B, Northbrook IL 60062 312/291-5000	1983
<b>Webster, Andrew C.</b> , (F.C.A., F.S.A.), 269 Millard Avenue, N Tarrytown NY 10591 914/631-2470	1965	<b>Weinberg, Abraham A.</b> , (A.C.A.), <i>Consulting Actuary</i> , 29 East Madison Street, Suite 1315, Chicago IL 60602 312/782-4870	1966
<b>Webster, David A.</b> , (F.S.A., E.A.), <i>President</i> , Western World Financial Group, 6400 Canoga Avenue, Suite 125, Woodland Hills CA 91367 818/703-6605	1966	<b>Weinberg, Ralph M.</b> , (E.A.), <i>Managing Principal</i> , A S Hansen Inc, 3 First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1976
<b>Webster, Lawrence B.</b> , (A.C.A.), Western Fidelity Life & Accident, 1520 West Washington Street, PO Box 9327, Boise ID 83707 208/385-9011	1966	<b>Weinberg, Sandra.</b> , (F.S.A.), <i>Assistant Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, Room 452, New York NY 10010 212/576-5796	1983
<b>Webster, Lindsay M.</b> , (A.C.A.), <i>Consulting Actuary</i> , 1105 Morgan Avenue, Drexel Hill PA 19026 215/789-5342	1966	<b>Weinberger, Solomon A.</b> , (F.S.A., E.A.), <i>Principal</i> , William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7107	1977
<b>Webster, Patricia Jordt.</b> , (A.C.A.S.), <i>Associate Actuary</i> , United Services Auto Association, USAA Building, San Antonio TX 78288 512/690-3316	1984	<b>Weiner, Alan Y.</b> , (A.S.A.), <i>Consultants</i> , Weiner & Associates, 2100 M Street NW, Suite 612, Washington DC 20037 202/872-4339	1979
<b>Weck, Frank A.</b> , (F.S.A.), 31020 North Bend Street, Punta Gorda FL 33950 813/639-0619	1965	<b>Weiner, Joel S.</b> , (A.C.A.S.), <i>Consultant</i> , Powers Perlin Forster & Crosby, 200 West Madison, Chicago IL 60606 312/781-0300	1979
<b>Weddell, Thomas A.</b> , (F.S.A., E.A.), Eckler Partners Ltd, 1176 West Georgia Street, Suite 1000, Vancouver BC Canada V6E 4A2 604/682-1381	1975	<b>Weinerman, E Robert.</b> , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Ltd, One First Canadian Place, PO Box 59-B, Toronto ON Canada M5X 1C3 416/868-2934	1977
<b>Weeks, Michael Patrick.</b> , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/625-5409	1983	<b>Weinman, Jeffrey M.</b> , (F.S.A.), <i>Assistant Actuary</i> , Connecticut General Life Insurance, Hartford CT 06152 203/726-8688	1982
<b>Wegner, Ronald R.</b> , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250	1979	<b>Weinstein, Donna L.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, 1050 17th Street NW, Suite 250, Washington DC 20036 202/296-7264	1981
<b>Wehner, Joel M.</b> , (F.S.A., E.A.), <i>Actuarial Consultant</i> , William M Mercer-Meidinger Inc, 5718 Westheimer, Suite 1750, Houston TX 77057 713/789-0700	1984		

	Admitted		Admitted
<b>Weinstein, Martin A.</b> , (A.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020    212/536-3090	1984	<b>Weitzner, Larry H.</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , The Wyatt Company, 4170 Ashford-Dunwoody Road NE, Suite 432, Atlanta GA 30319    404/252-4030	1976
<b>Weinstein, Max S.</b> , (F.C.A., F.S.A., A.C.A.S., E.A.), <i>Consulting Actuary</i> , 25 Highland Drive, Albany NY 12203    518/456-0558	1965	<b>Welch, Donald B.</b> , (F.S.A.), <i>Associate Actuary</i> , National Life Insurance Co, National Life Drive, Montpelier VT 05602    802/229-3514	1975
<b>Weinstein, Richard L.</b> , (F.S.A., E.A.), <i>Director Investment Actuary</i> , Transamerica Life & Annuity Co, Box 54178 Terminal Annex, Room H7D, Los Angeles CA 90054    213/742-2262	1979	<b>Welch, Jarmon</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 400 Perimeter Center Terrace, Suite 850, Atlanta GA 30346    404/395-9880	1979
<b>Weinstock, David B.</b> , (F.S.A., E.A.), <i>Chief Actuary</i> , Max Weil Associates, 1790 Broadway, New York NY 10019    212/265-3230	1979	<b>Welch, John H.</b> , (F.S.A., E.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117    617/421-6985	1970
<b>Weisbrod, Marvin L.</b> , <i>Manager</i> , Triple Check Income Tax Service, 11754 Victory Boulevard, N Hollywood CA 91606    213/877-6100	1970	<b>Welch, John P.</b> , (F.C.A.S.), <i>Executive Vice President</i> , Orion Group Inc, PO Box 420, Hartford CT 06114    203/674-6860	1968
<b>Weiser, Kenneth D.</b> , (A.S.A.), <i>Assistant Director of Information Systems</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202    414/226-7110	1979	<b>Welch, Molly A.</b> , (E.A.), <i>Qualified Plan Consultants</i> , 1380 Main Street, Pynchos Center, Springfield MA 01103    413/736-2066	1977
<b>Weisleder, Stanley</b> , (M.C.A., E.A.), <i>President</i> , Actuaries Unlimited Inc, 1901 Avenue of the Stars, Suite 440, Los Angeles CA 90067    213/553-1769	1966	<b>Welch, Robin B.</b> , (F.S.A.), <i>Senior Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010    212/576-7297	1970
<b>Weiss, Donald</b> , (A.S.A., E.A.), <i>Vice President</i> , Johnson & Higgins, 601 California Street, San Francisco CA 94108    415/981-6700	1976	<b>Welch, Ronald J.</b> , (F.S.A.), <i>Senior Vice President &amp; Actuary</i> , American National Insurance Co, One Moody Plaza, 14th Floor, Galveston TX 77550    409/766-6494	1975
<b>Weiss, Herbert</b> , (F.S.A.), <i>Actuarial Assistant</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017    212/916-5328	1977	<b>Welch, Thomas H.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040    206/232-8400	1979
<b>Weiss, Joan M.</b> , (F.S.A., E.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606    312/207-5812	1979	<b>Weller, Alfred O.</b> , (F.C.A.S.), <i>Vice President &amp; Chief Actuary</i> , Fred S James & Co, Risk Management & Services Div, 830 Morris Turnpike, Short Hills NJ 07078    212/747-6884	1979
<b>Weiss, Karen J.</b> , (F.S.A., E.A.), <i>Senior Actuary</i> , Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202    414/226-7112	1975	<b>Weller, Harlan M.</b> , (F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, One Post Street, Suite 600, San Francisco CA 94104    415/986-6568	1983
<b>Weiss, Kenneth H.</b> , (E.A.), <i>President</i> , The Weiss Organization Inc, 1480 Renaissance Drive, Park Ridge IL 60068    312/296-1900	1980	<b>Weller, Mark J.</b> , (E.A.), <i>Vice President</i> , Pension Administration Inc, 6110 Executive Boulevard, Suite 1035, Rockville MD 20852    301/984-1720	1976
<b>Weiss, Lance J.</b> , (E.A.), <i>Consulting Principal</i> , A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015    312/948-7400	1977	<b>Weller, Walter Wesley</b> , (A.S.A.), <i>Actuary</i> , California Department of Insurance, Health Services, 714 P Street, Room 1550, Sacramento CA 95814    916/325-8128	1981
<b>Weiss, Martin</b> , (E.A.), <i>Actuary</i> , Actuarial Sciences Associates, 242 Old New Brunswick Road, Piscataway NJ 08854    201/562-6933	1978	<b>Weller, William C.</b> , (F.S.A.), <i>Senior Vice President &amp; Chief Actuary</i> , North American Co-Life/Health, 222 South Riverside Plaza, Chicago IL 60606    312/648-7720	1972
<b>Weiss, Richard A.</b> , (E.A.), <i>Vice President &amp; Consultant</i> , Eugene M Klein & Company Inc, 1603 East 27th Street, Cleveland OH 44114    216/861-6920	1976	<b>Wellnitz, William R.</b> , (F.S.A.), <i>Assistant Gen Auditor/Corporate Actuary</i> , American Can Company, American Lane, PO Box 3610, Greenwich CT 06836    203/552-4313	1979
<b>Weiss, Willard A.</b> , (F.C.A., E.A.), <i>President &amp; Actuary</i> , Eugene M Klein & Associates, 23450 Lyman Boulevard, Shaker Heights OH 44122    216/464-1979	1965	<b>Wells, David Q. Jr.</b> , (M.C.A., A.S.A., E.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc, 120 South Central Avenue, St Louis MO 63105    314/889-9486	1979
<b>Weissbrot, Laurence R.</b> , (F.S.A.), <i>Vice President</i> , Tillingshast Nelson & Warren, 241 Asylum, Hartford CT 06103    203/727-0018	1978	<b>Wells, Edward H.</b> , (F.S.A.), 20 Berkeley Road, Millburn NJ 07041    1965	
<b>Weissman, Martin J.</b> , (F.S.A., E.A.), <i>Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010    212/576-7701	1979	<b>Wells, Walter I.</b> , (A.C.A.S., A.S.A.), 11 F Goldthwaite Road, Apt 1, Worcester MA 01605    1966	
<b>Weissner, Edward W.</b> , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Company, 100 Mulberry Street, Newark NJ 07102    201/877-8075	1980	<b>Welnicki, Raymond P.</b> , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115    203/636-6714    1983	
<b>Weisz, Louis M.</b> , (F.S.A.), <i>Second Vice President/Actuary</i> , New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117    617/578-2166	1970	<b>Welsh, Charles A.</b> , (F.S.A., E.A.), <i>Professional Administrators</i> , 1141 Red Mile Road, Lexington KY 40504    606/231-8771    1968	
<b>Weitzenkamp, Dianne</b> , (F.S.A., E.A.), Daskais & Walls Inc, Two North Riverside Plaza, Chicago IL 60606    312/648-7424	1977		

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<b>Welsh, David M.</b> , (F.S.A., E.A.), <i>Actuary, John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117</i> 617/421-6810	1971	<b>Westerholm, David C.</b> , (F.C.A.S.), <i>Assistant Actuary, Zurich-American Insurance Companies, 231 Martingale Road, Schaumburg IL 60196</i> 312/843-6000	1981
<b>Welsh, Patrick</b> , (F.S.A., E.A.), <i>President, Benefit Actuaries Inc, 607 West Main Street, Box 70109, Louisville KY 40270</i> 502/587-9501	1974	<b>Westervelt, John S.</b> , (A.S.A., E.A.), <i>Consulting Actuary, Kwasha Lipton, PO Box 1400, Fort Lee NJ 07024</i> 201/592-1300	1983
<b>Welshons, Janet Lee</b> , (F.S.A.), <i>Associate Actuary, CUNA Mutual Insurance Society, 5910 Mineral Point Road, PO Box 391, Madison WI 53701</i> 608/231-7601	1980	<b>Weston, Gary W.</b> , (A.S.A., E.A.), <i>Senior Consultant, A S Hansen Inc, 1700 Lincoln Street, Suite 3303, Denver CO 80203</i> 303/825-7641	1982
<b>Wemple, Andrew P.</b> , (F.S.A.), <i>Associate Actuary, State Mutual Life Assurance Co, 440 Lincoln Street, Sta. #D4, Worcester MA 01605</i> 617/852-1000	1980	<b>Wetcher, Jacqueline H.</b> , (A.S.A.), <i>Actuarial Associate, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068</i> 201/994-6701	1979
<b>Wendlandt, Gary E.</b> , (F.S.A.), <i>Senior Vice President, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111</i> 413/730-6060	1979	<b>Whaley, Joyce B.</b> , (A.S.A.), <i>Actuarial Associate, Provident Life &amp; Accident Insurance, Fountain Square, Chattanooga TN 37402</i> 615/755-1450	1985
<b>Wendt, Edward G.</b> , (F.S.A.), <i>Senior Vice President-Group Ins, New York Life Insurance Co, 51 Madison Avenue, New York NY 10010</i> 212/576-6235	1965	<b>Wharam, Paul F.</b> , (F.S.A.), <i>Manager, Corporate Actuarial, Mercantile &amp; General Reinsurance Co plc, University Place, 123 Front Street West, Toronto ON Canada M5J 2M7</i> 416/947-3800	1985
<b>Wendt, Richard K.</b> , (F.S.A.), <i>Vice President, Financial Analysis, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216</i> 614/227-6759	1965	<b>Whatley, Patrick L.</b> , (F.C.A.S.), <i>Vice President &amp; Actuary, Employers Insurance of Texas, PO Box 2759, Dallas TX 75221</i> 214/760-6263	1982
<b>Wendt, Richard Q.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary, Winklevoss &amp; Associates Inc, 3700 Market Street, Philadelphia PA 19104</i> 215/387-1052	1975	<b>Wheat, Michael</b> , (F.S.A., E.A.), <i>Consulting Actuary, Buck Consultants Inc, 4918 US Steel Building, 600 Grant Street, Pittsburgh PA 15219</i> 412/281-2506	1979
<b>Wenner, Richard M.</b> , (F.S.A.), <i>Vice President &amp; Actuary, Aetna Life &amp; Casualty, 151 Farmington Avenue, Mc58 - Pension Actuarial, Hartford CT 06156</i> 203/636-6330	1973	<b>Wheeler, Michael A.</b> , (F.S.A.), <i>Assistant Actuary, Hartford Insurance Group, PO Box 2999, Hartford CT 06104-2999</i> 203/683-8878	1980
<b>Wenz, Paul H.</b> , (F.S.A.), <i>Associate Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307</i> 515/247-5920	1978	<b>Whelan, Catherine H N</b> , <i>Manager, Pooled Rated Accounts, Blue Cross of Northwest Ohio, 3737 Sylvania Avenue, Toledo OH 43656</i> 419/473-7218	1984
<b>Werner, Thea I.</b> , (F.S.A., E.A.), <i>1158 Asbury, Winnetka IL 60093</i> 312/441-9275	1984	<b>Whelchel, Susan Parry</b> , (A.S.A., E.A.), <i>Pension Consultant, Facciani &amp; Company, Rock Run South, 5700 Lombardo Ctr, Suite 240, Cleveland OH 44131</i> 216/447-1694	1982
<b>Wertheimer, James L.</b> , (F.S.A., E.A.), <i>Senior Vice President, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111</i> 413/788-8411	1972	<b>Whimpey, Dennis J.</b> , (F.S.A.), <i>Senior Vice President, Equitable Life Assurance Society, 195 Broadway, New York NY 10007</i> 212/618-4000	1976
<b>Wesley, William David</b> , (A.S.A., E.A.), <i>Wollman &amp; Moscovitch, 55 West Wacker Drive, Eighth Floor, Chicago IL 60601</i> 312/977-1247	1981	<b>White, Aubrey</b> , (F.S.A., E.A.), <i>Consultant, 16 Gunning Lane, Downingtown PA 19335</i> 215/964-7407	1965
<b>Wess, Clifford</b> , (F.C.A.S.), <i>Assistant Vice President &amp; Actuary, CIGNA Property &amp; Casualty Group, 1600 Arch Street, Philadelphia PA 19103</i> 215/241-4975	1983	<b>White, Charles Scott</b> , (A.C.A.S.), <i>Associate Actuary, MSI Insurance, PO Box 64035, St Paul MN 55164</i> 612/631-7143	1983
<b>Wessinger, Harry Wayne</b> , (A.S.A.), <i>Assistant Actuary, Liberty National Life Insurance Co, PO Box 2612, Birmingham AL 35202</i> 205/325-2761	1982	<b>White, Daniel C.</b> , (F.S.A., F.A.), <i>Principal, William M Mercer-Meidinger Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120</i> 415/393-5220	1977
<b>West, Charles E.</b> , (F.S.A.), <i>720 Cedar Grove Road, Box 71, Media PA 19063</i>	1965	<b>White, David L.</b> , (F.C.A.S.), <i>Manager, Price Waterhouse, One Financial Plaza, Hartford CT 06103</i> 203/525-4600	1984
<b>West, Charles S.</b> , <i>Field Actuary, Texas State Board of Insurance, 3853 Treeline Drive, Dallas TX 75224</i> 512/475-3325	1966	<b>White, Dempsey D.</b> , (A.S.A.), <i>Senior Actuarial Analyst, Towers Perrin Forster &amp; Crosby, One Live Oak Center, Suite 500, Atlanta GA 30326</i> 404/261-7820	1985
<b>West, Lane B.</b> , (F.S.A., E.A.), <i>Principal, William M Mercer-Meidinger Inc, First Union Plaza, Suite 2200, Charlotte NC 28282</i> 704/372-9910	1977	<b>White, Frank T.</b> , (A.C.A.S.), <i>Vice President &amp; Actuary, National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton FL 33431</i>	1979
<b>West, Steven P.</b> , (F.S.A.), <i>Associate Actuary, Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440</i> 612/342-3419	1982	<b>White, Geoffrey B.</b> , (F.S.A., E.A.), <i>William M Mercer Ltd, 1801 McGill College Avenue, Suite 900, Montreal PQ Canada H3A 2N4</i> 514/285-1802	1966
<b>West, Thomas M.</b> , (F.S.A., E.A.), <i>Executive Vice President &amp; Director, Rensurance, Lincoln National Life Insurance Co, 1300 South Clinton Street, Box 1110, Fort Wayne IN 46801</i> 219/427-3710	1970	<b>White, H Edmund</b> , (F.S.A., E.A.), <i>Associate, William M Mercer-Meidinger Inc, 200 Clarendon Street, Boston MA 02116</i> 617/421-0369	1970
<b>Westcote, Walter M.</b> , (E.A.), <i>Hubbard Bert Karle Weber Inc, 1250 Tower Court, Erie PA 15212</i> 814/453-3633	1976		

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<b>White, John G, Jr.,</b> (F.C.A., E.A.), <i>Consultant</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1970	<b>Wiard-Bauer, Roger K,</b> (A.S.A.), <i>Senior Actuarial Assistant</i> , Northwestern National Life Insurance, Group Actuarial, 100 Washington Avenue South, Minneapolis MN 55440 612/342-3324	1985
<b>White, Jonathan,</b> (F.C.A.S.), <i>Regional Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10048 212/487-4802	1980	<b>Wick, Gary A,</b> (F.S.A.), <i>Associate Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851	1982
<b>White, Mark R,</b> (F.S.A.), <i>Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9200	1983	<b>Wicks, George C,</b> (A.S.A., E.A.), <i>Pension Actuary</i> , Berkshire Life Insurance Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1966
<b>White, Richard E,</b> (F.S.A., F.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Four Allen Center, Suite 830, Houston TX 77002 713/658-8451	1975	<b>Wickwire, James D,</b> (F.C.A.S.), <i>Assistant Vice President &amp; Actuary</i> , Orion Group Inc, 9 Farm Springs Drive, Farmington CT 06032 203/674-6929	1982
<b>White, Stephen E,</b> (F.S.A.), <i>Actuary</i> , Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-2997	1981	<b>Widmer, Ransom H,</b> (E.A.), <i>Benefit Consultant</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>White, Stephen L,</b> (F.S.A., E.A.), <i>Assistant Vice President &amp; Actuary</i> , Provident Mutual Life Insurance Co, 1600 Market Street, PO Box 7378, Philadelphia PA 19103 215/636-5241	1976	<b>Wiebke, Harold G,</b> (F.S.A., E.A.), <i>Consultant</i> , 500 Ross Place, Oceanside NY 11572	1965
<b>White, William A,</b> (F.S.A.), 113 Wayside Court, Cherry Hill NJ 08034 609/428-1943	1965	<b>Wieder, John W, Jr.,</b> (F.C.A.S.), 50 Boulter Road, Wethersfield CT 06109	1965
<b>White, William D,</b> (F.C.A.S.), <i>Actuary</i> , Department of Labor & Industries, General Admin Building, Mail Stop AX-31T, Olympia WA 98504 206/753-0779	1971	<b>Wiederhold, Susan J,</b> (E.A.), <i>Senior Actuarial Consultant</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5295	1979
<b>White, William F, Jr.,</b> (E.A.), <i>Pension Consultant</i> , 1404 Guaranty Plaza, Corpus Christi TX 78475 512/883-4703	1976	<b>Wiegert, Paul M,</b> (A.C.A.S.), <i>Director of Actuarial Operations</i> , Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6760	1979
<b>White, William M,</b> (F.S.A.), <i>Associate Actuary</i> , Life Investors Insurance Co, 4333 Edgewood Road NF, Cedar Rapids IA 52499 319/398-8592	1981	<b>Wiegert, Roy E,</b> (E.A.), <i>Chief Executive Officer &amp; COB</i> , National Associates Inc, 1600 Plaza 600 Building, Seattle WA 98101 206/448-0285	1976
<b>Whiteley, Benjamin R,</b> (F.S.A., F.A.), <i>President &amp; Chief Executive Officer</i> , Standard Insurance Co, 1100 Southwest 6th Avenue, Portland OR 97204 503/248-2812	1965	<b>Wiener, David A,</b> (A.S.A.), Bankers National Life Insurance Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	1982
<b>Whiting, David R,</b> (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, The Sea Venture Building, Parliament Street, Hamilton 5 Bermuda 809/295-8863	1982	<b>Wiese, Theodore O, Jr.,</b> (F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1970
<b>Whiting, Douglas B,</b> 20 Captain Parker Arms, Apt 12, Lexington MA 02173 617/862-3524	i 1966	<b>Wiesner, Michael I,</b> (F.S.A., M.C.A., E.A.), <i>Principal</i> , A S Hansen Inc, Three Barker Avenue, White Plains NY 10601 914/761-6195	1978
<b>Whitley, Charlie T,</b> (F.S.A.), <i>Vice President, Taxes</i> , Integon Corporation, 500 West Fifth Street, Winston-Salem NC 27152 919/770-2254	1970	<b>Wilbur, Jon Karl,</b> (F.S.A.), <i>Systems Actuary</i> , Lutheran Brotherhood, 625 4th Avenue South, Minneapolis MN 55415 612/340-7027	1978
<b>Whitlock, Robert G, Jr.,</b> (A.C.A.S.), 6 Goldenrod Lane, Horsham PA 19044	1985	<b>Wilcox, Robert E,</b> (F.C.A., A.S.A., E.A.), <i>Consulting Actuary</i> , Wilcox & Cannon Inc, 57 West South Temple, Suite 500, Salt Lake City UT 84101 801/532-2390	1971
<b>Whitman, Mark,</b> (F.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7747	1979	<b>Wild, Veda Dianne,</b> (A.S.A., E.A.), <i>Actuary</i> , Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	1981
<b>Whitney, John C,</b> (F.S.A., E.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300	1977	<b>Wilde, Peter R,</b> (F.S.A.), <i>Executive Vice President</i> , Equitable Life Assurance Society, 787 Seventh Avenue, Tower West 43/F, New York NY 10019 212/554-1234	1965
<b>Whitney, Robert L,</b> (F.S.A.), <i>Executive Vice President &amp; Actuary</i> , A.I. Williams Corp, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/381-1674	1965	<b>Wilder, A Stewart,</b> (F.S.A.), <i>Associate Actuary</i> , The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9232	1984
<b>Whiton, Albert E,</b> (A.S.A.), Travelers Insurance Company, One Tower Square, Hartford CT 06040 203/277-0111	1966	<b>Wilens, David P,</b> (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , MONY Financial Services, Group & Pension Operations Ctr, 4 Manhattanville Road, Purchase NY 10577 914/697-8465	1980
<b>Whittemore, David G,</b> (A.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3900 N Causeway Blvd, Metairie LA 70002 504/835-2264	1984	<b>Wilkening, Robert E,</b> (E.A.), <i>Senior Vice President</i> , American Actuaries Inc, 146 Monroe Center NW, Suite 800, Grand Rapids MI 49503 616/459-1050	1970
<b>Wiant, Elaine M,</b> (F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 610 St Paul Tower, 750 North St Paul Street, Dallas TX 75201 214/754-0133	1982	<b>Wilkinson, John,</b> (F.S.A.), <i>Assistant Vice President</i> , Connecticut General Life Insurance, 900 Cottage Grove Road, Hartford CT 06152 203/726-2890	1977

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<b>Wille, David, (F.S.A.), Vice President and Actuary,</b> Herget & Company Inc, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	1979	<b>Williams, W Thomas, (A.C.A.S., E.A.), Tillinghast</b> Nelson & Warren, Carrillon Tower West, 13601 Preston Road, Suite 207, Dallas TX 75240 214/233-9684	1968
<b>Willemin, Richard J, (F.S.A., E.A.),</b> 212 West End Avenue, Ridgewood NJ 07450 201/444-3851	1965	<b>Williams, William A, Jr., (A.S.A., E.A.), Associate</b> Actuary, The Wyatt Company, 200 1st National Building, Detroit MI 48226 313/961-5485	1975
<b>Willett, Robert B, (F.S.A., F.A.), Second Vice President</b> - Market Research, Jefferson-Pilot Corp, PO Box 21008, Greensboro NC 27420 919/378-2050	1970	<b>Williamson, Robert L, (F.S.A., F.A.), Vice President,</b> Reinsurance & Int'l Operations, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4500	1976
<b>Williams, C Arthur, Professor,</b> University of Minnesota, School of Management, 271 19th Ave South, Minneapolis MN 55455 612/373-5090	1968	<b>Williamson, William J, (A.S.A., F.A.), Consultant,</b> Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/564-6032	1984
<b>Williams, Charles D, III, (F.S.A., E.A.), Vice President</b> & Consultant, Howard E Nyhart Co Inc, 3505 N Washington Blvd, Indianapolis IN 46208 317/923-2391	1966	<b>Williamson, William R, Jr., (A.S.A.),</b> 112 Grassy Hill Road, Old Lyme CT 06371	1966
<b>Williams, Dean E, (F.S.A., F.A.), Executive Vice</b> President-Group, General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0721	1965	<b>Willig, Timothy J, (A.S.A.), Disability Income Product</b> Manager, Equitable Life Assurance Society, 195 Broadway, New York NY 10007 212/618-4000	1985
<b>Williams, Dewey G, (F.C.A.S.), President,</b> Employers Insurance of Texas, Box 2759, Dallas TX 75221 214/760-6175	1965	<b>Willis, Frederick C, (A.S.A.), Vice President Operations,</b> Knickerbocker Life Insurance Co, PO Box 1889, Ft Paso TX 79950 915/533-1880	1981
<b>Williams, Frank W, (E.A.), Pension Consultant,</b> Frank Williams & Associates, Box 76228, Birmingham AL 35253	1980	<b>Willis, Robert N, (A.S.A.), Manager Reinsurance</b> Operations, Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5157	1979
<b>Williams, Harry V, (F.C.A.S.),</b> 835 NF 35th Street, Boca Raton FL 33431 305/391-6040	i 1965	<b>Willman, Dean C, (A.S.A.), Associate Actuary,</b> Milliman & Robertson Inc, 115 North Pennsylvania Street, Suite 1154, Indianapolis IN 46204 317/636-4491	1980
<b>Williams, Jack C, (A.S.A., E.A.),</b> The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	1977	<b>Willman, Scott S, (F.S.A., E.A.), Actuary,</b> The Wyatt Company, 7900 Xerxes Avenue South, Minneapolis MN 55431 612/835-1500	1981
<b>Williams, James L, (F.S.A.), Vice President &amp; Actuary,</b> Great American Reserve Insurance Co, 2020 Live Oak Street, Dallas TX 75221 214/953-7110	1979	<b>Wills, R John, (F.S.A.), Associate Actuary,</b> John Hancock Mutual Life Insurance, Box 111, Boston MA 02117 617/421-2840	1976
<b>Williams, Jeffrey W, (F.S.A., F.A.), President,</b> Trident Financial Corp, Box 966, Roswell GA 30077 404/993-5369	1975	<b>Wills, Thomas L, (F.S.A., E.A.), Vice President,</b> Aetna Life & Casualty, 151 Farmington Avenue, YF41, Hartford CT 06156 203/275-2255	1965
<b>Williams, John H, (F.C.A.),</b> 711 North E Harbour Terrace, Boca Raton FL 33431 305/392-3644	i 1965	<b>Willsey, Lynn W, (F.C.A.S.), Senior Vice President,</b> Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7626	1965
<b>Williams, John Harry, (F.C.A., E.A.), Principal,</b> Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-3069	1966	<b>Wilmes, Arthur L, (A.S.A.), Associate Actuary,</b> Milliman & Robertson Inc, 115 N Pennsylvania Ave., Indianapolis IN 46204 317/636-4491	1984
<b>Williams, John R, (F.S.A., E.A.),</b> Box 15626, Fort Wayne IN 46885	i 1965	<b>Wilneff, Leon B, (A.S.A., E.A.), Assistant Vice</b> President, Johnson & Higgins of Ohio Inc, 20325 Center Ridge Road, Rocky River OH 44116 216/356-0704	1979
<b>Williams, Keith S, (F.S.A., E.A.),</b> Actuary, The Wyatt Company, 1990 K Street NW, Washington DC 20006 202/857-9200	1981	<b>Wilson, Charles, (F.S.A.), Consulting Actuary,</b> 10516 Kingsley Road, Dallas TX 75238 214/348-1037	1968
<b>Williams, P Adger, (F.C.A.S.), [Past President],</b> Senior Vice President & Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3754	1965	<b>Wilson, Charles E, (A.S.A., E.A.), Vice President,</b> Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5300	1966
<b>Williams, Richard, (F.S.A.), Vice President,</b> John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178 305/594-3265	1978	<b>Wilson, David, (F.S.A.), Vice President,</b> Home Life Insurance Co, One Centennial Plaza, Piscataway NJ 08854 201/980-4358	1981
<b>Williams, Robert J, (F.S.A.), Second Vice President,</b> Alternative Care Technologies, PO Box 2266, Fort Wayne IN 46801 219/427-4512	1979	<b>Wilson, Gerald I, (F.S.A., E.A.), Partner,</b> Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1967
<b>Williams, Robert M, (F.S.A., E.A.), Vice President &amp;</b> Corporate Actuary, Lone Star Life Insurance Co, PO Box 801623, Dallas TX 75380 214/233-2510	1979	<b>Wilson, James C, (F.C.A.S.), President,</b> Casualty Actuary Ltd, 1029 Englewood Drive, Winston-Salem NC 27106 919/722-1766	1965
<b>Williams, Steven Eugene, (F.S.A., E.A.), Assistant</b> Actuary, Business Men's Assurance Co, PO Box 458, Kansas City MO 64141 816/753-8000	1983	<b>Wilson, John P, (F.S.A., E.A.), Director,</b> Group Pension Marketing, Allstate Life Insurance Co, Allstate Plaza South, Northbrook IL 60062 312/480-2973	1980
<b>Williams, Thomas L, (A.S.A.), Vice President &amp;</b> Actuary, Plateau Insurance Co, 402 Rockwood Street, Crossville TN 38555 615/484-8411	1980		
<b>Williams, Vickie N, (F.S.A., E.A.), Consulting Actuary,</b> Bryan Pendleton Swats & McAllister, 4205 Hillsboro Road #A200, Nashville TN 37215 615/385-1640	1980		

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<b>Wilson, Keith M.</b> , (F.S.A., E.A.), <i>Actuary/Consultant</i> , Towers Perrin Forster & Crosby, 1910 Charlotte Plaza, Charlotte NC 28244    704/374-1330	1984	<b>Winkleman, John J.</b> , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115    203/277-6461	1977
<b>Wilson, Lawrence F.</b> , (A.S.A., E.A.), <i>Actuarial Services Inc.</i> , 7112 North W 43rd Street, Coral Springs FL 33065    305/753-7779	1979	<b>Winklevoss, Howard E.</b> , (E.A.), <i>Senior Vice President</i> , Winklevoss & Associates Inc, Division of Johnson & Higgins, 3700 Science Center, Philadelphia PA 19104    215/387-1052	1976
<b>Wilson, Mary Cusic</b> , (F.S.A.), 2071 Canal Drive West, Bradenton FL 33507    813/756-9004	i 1965	<b>Winn, Michael R.</b> , (F.S.A.), <i>Vice President Reins, Technical Service</i> , Business Men's Assurance Co, PO Box 76, Kansas City MO 64141    816/753-8000	1973
<b>Wilson, Oliver T.</b> , (A.C.A.S.), <i>Consulting Casualty Actuary</i> , Oliver T Wilson Consulting, 5900 Wilshire Boulevard, Suite 2405, Los Angeles CA 90036 213/937-0205	1980	<b>Winokur, Paul</b> , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, One Yonge Street, Suite 1001, Toronto ON Canada M5E 1E5 416/365-7004	1978
<b>Wilson, Randall James</b> , (A.C.A.S.), <i>Assistant Manager</i> , CIGNA Re Corp, Route R-26, Hartford CT 06152    203/726-3587	1983	<b>Winslow, Henry N.</b> , (F.S.A., F.A.), <i>Vice President &amp; Group Pension Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117    617/421-2603	1965
<b>Wilson, Ronald L.</b> , (F.C.A.S.), <i>Vice President - Research</i> , Shearson Lehman Brothers Inc, Two World Trade Center, New York NY 10048 212/321-5726	1983	<b>Winsor, Robert F.</b> , (A.S.A., E.A.), <i>Assistant Actuary</i> , Jefferson Standard Life Insurance Co, PO Box 21008, Greensboro NC 27420    919/378-2497	1970
<b>Wilson, Ross J.</b> , (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	<b>Winston, Elliot H.</b> , (E.A.), <i>President, Executive Incentive Plans Inc.</i> , 4021 NE 22nd Avenue, Ft Lauderdale FL 33308    305/491-7005	1980
<b>Wilson, Wallace W.</b> , (F.S.A., A.C.A., F.A.), <i>Actuary</i> , The Wyatt Company, 10689 North Kendall Drive, Suite 210, Miami FL 33176    305/274-8080	1975	<b>Winston, Michael</b> , (E.A.), <i>President, Associated Pension Cnslt Inc.</i> , 2699 Stirling Road, Suite B-100, Ft Lauderdale FL 33312    305/983-5600	1976
<b>Wilson, William F.</b> , (A.C.A.S.), <i>Associate Actuary</i> , American States Insurance Cos, American States Plaza, 500 North Meridian Street, Indianapolis IN 46207    317/262-6672	1979	<b>Winter, Arthur E.</b> , (A.C.A.S.), <i>Director, Travelers Insurance Company</i> , One Tower Square, Hartford CT 06115    203/277-0111	1971
<b>Wilson, Wilmer W.</b> , 1616 Fairfax, Denver CO 80220	i 1967	<b>Winter, Bert A.</b> , (F.S.A.), PO Box 45, Vineyard Hvn MA 02568    617/693-1784	i 1965
<b>Wiltgen, Russell J.</b> , (A.S.A.), <i>Actuarial Associate</i> , United of Omaha Life Insurance Co, 33rd & Dodge, Omaha NE 68175    402/342-7600	1984	<b>Winter, John C. III</b> , (F.S.A., E.A.), <i>Senior Vice President, Finance &amp; Admin Services</i> , John Alden Life Insurance Co, 3655 NW 87th Avenue, Miami FL 33178    305/594-3216	1976
<b>Wiltse, Larry B.</b> , (A.S.A., E.A.), <i>Consulting Actuary</i> , Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121    212/279-4400	1976	<b>Winterfield, Michael</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Equitable Life Assurance Society, Two Penn Plaza, Area 5, New York NY 10121 212/714-4695	1975
<b>Winans, Roger M.</b> , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square (12NB), Hartford CT 06115    203/277-6204	1978	<b>Winterhof, Bruce</b> , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 120 South LaSalle Street, Chicago IL 60603    312/726-0677	1979
<b>Windecker, Arthur A.</b> , (F.S.A.), 102 Coleman Avenue, Chatham NJ 07928	i 1965	<b>Winters, Herbert A.</b> , (A.S.A.), <i>Insurance Consultant</i> , 3202 Weslayan, Room 224, Houston TX 77027 713/621-6691	i 1966
<b>Windham, W Rodney</b> , (A.S.A.), <i>Vice President &amp; Actuary</i> , Alabama Reinsurance Co, PO Box 2093, Tuscaloosa AL 35403    205/345-5600	1979	<b>Winters, Robert C.</b> , (F.S.A.), <i>Vice Chairman</i> , Prudential Insurance Company, Prudential Plaza, 745 Broad Street, Newark NJ 07101 201/877-7722	1965
<b>Windwehr, Debra R.</b> , (A.C.A.S.), <i>Actuarial Associate</i> , Royal Insurance Company, 150 William Street, New York NY 10038    212/553-3245	1983	<b>Wirth, William C.</b> , (F.S.A., E.A.), <i>Executive Vice President</i> , Continental Financial Services, 6600 West Broad Street, Richmond VA 23230 804/281-6487	1965
<b>Winer, Warren J.</b> , (F.S.A., E.A.), Powers Carpenter & Hall Inc, 231 South Bemiston Avenue, St Louis MO 63105    314/569-2857	1975	<b>Wisdom, Eugene</b> , (F.S.A.), <i>Principal</i> , Rudd & Wisdom Inc, 7718 Wood Hollow Drive, Suite 100, Austin TX 78731    512/346-1590	1965
<b>Wingert, Sheryl R.</b> , (F.S.A., E.A.), <i>Consulting Actuary</i> , Martin E Segal Co, 1810 Water Place, Suite 200, Atlanta GA 30339    404/955-4003	1979	<b>Wiseman, Michael L.</b> , (F.C.A.S.), <i>Actuarial Services Manager</i> , Motorists Mutual Insurance Co, 471 East Broad Street, Columbus OH 43216 614/225-8294	1982
<b>Wingo, James Byron</b> , (A.S.A.), Lamar Life Insurance Co, PO Box 880, Jackson MS 39205 601/949-3161	1985	<b>Wiser, Ronald F.</b> , (F.C.A.S., A.S.A.), <i>Senior Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7766	1979
<b>Winkelman, Del Lee</b> , <i>Senior Actuarial Consultant</i> , Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611    312/440-6515	1984	<b>Wishart, Robert A.</b> , (F.C.A., A.S.A.), 1877 South Ocean Boulevard, Apt 3, Delray Beach FL 33444 i 1965	
<b>Winkelstein, Jerome</b> , (F.S.A.), <i>Chief Actuary</i> , Blue Cross/Blue Shield of South Carolina, I-20 at Alpine Road, Columbia SC 29219    803/788-3860	1975		
<b>Winkenwerder, Richard A.</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1965		

	Admitted		Admitted
<b>Wishnick, Sheldon</b> , (F.S.A.), Associate Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1978	<b>Wolf, Kevin S.</b> , (A.S.A.), Supervisor of Actuarial Services, Blue Cross of Washington and Alaska, 15700 Dayton Avenue North, Seattle WA 98111 206/361-3564	1984
<b>Wiskowski, John P.</b> , (F.C.A., A.S.A., E.A.), Partner, Kwasha Lipton, 2100 North Central Road, Fort Lee NJ 07024 201/592-1300	1969	<b>Wolf, Richard S.</b> , (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
<b>Withers, David A.</b> , (A.C.A.S.), Casualty Actuary, Preferred Risk Mutual Insurance Co, 1111 Ashworth Road, W Des Moines IA 50265 515/225-5238	1982	<b>Wolf, Ronald M.</b> , (F.C.A., F.S.A.), Consulting Actuary, Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1976
<b>Witherspoon, Willard, Jr.</b> , (A.S.A.), Senior Actuarial Associate, Reliance Standard Life Insurance Co, 2501 Parkway, Philadelphia PA 19130 215/787-3965	1984	<b>Wolfe, Douglas Ray</b> , (A.S.A.), Assistant Actuary, National Liberty Corp, Valley Forge PA 19493 215/648-4811	1982
<b>Witt, R Daniel</b> , (F.C.A., F.S.A., E.A.), Aberdeen Associates Inc, 124 Silver View Court, Vallejo CA 94590 707/643-5000	1977	<b>Wolfe, Jay A.</b> , (F.S.A., E.A.), Actuary, The Wyatt Company, 10689 North Kendall Drive, # 210, Miami FL 33176 305/274-8080	1975
<b>Witt, Ronald E.</b> , (A.S.A., E.A.), Pension Design & Administration, Arizona Qualified Plan Services, 3636 North Central, Suite 820, Phoenix AZ 85012 602/222-4165	1971	<b>Wolfe, Joel I.</b> , (F.S.A.), Actuary, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411	1978
<b>Witt, William E.</b> , (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	<b>Wolfenden, James D.</b> , (A.S.A.), Charles G Bentzin Associates, 234 North Central Avenue, Suite 646, Phoenix AZ 85004 602/257-8855	1971
<b>Wittenberg, Charles</b> , (A.S.A.), Vice President - Reinsurance, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7720	1973	<b>Wolff, Sherman</b> , (F.S.A., E.A.), Vice President, Allstate Life Insurance Co, Allstate Plaza, Northbrook IL 60062 312/291-7530	1977
<b>Wittenwyler, Ronald P.</b> , (F.S.A.), Vice President & Actuary, American Mutual Life Insurance Co, 1200 Liberty Building, Des Moines IA 50307 515/280-1381	1978	<b>Wolkoff, Claire L.</b> , (F.C.A., F.S.A., E.A.), Consulting Actuary, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/279-4400	1976
<b>Wittlich, Jae L.</b> , (F.S.A.), Vice President, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6983	1971	<b>Woll, Richard G.</b> , (F.C.A.S.), Actuary, Allstate Insurance Co, Allstate R & P Center, 321 Middlefield Road, Menlo Park CA 94025 415/324-2721	1975
<b>Wittmann, Anthony J.</b> , (A.S.A.), Assistant Actuary, American United Life Insurance Co, One American Square, Indianapolis IN 46206 317/263-1285	1984	<b>Wollman, Milton H.</b> , (F.C.A., F.S.A.), President, Milton H Wollman & Associates, 1419 Spruce Street, Philadelphia PA 19102 215/546-5060	1965
<b>Wobbekeing, Ronald L.</b> , (F.S.A., E.A.), Vice President - Director Mass Marketing, North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55408 612/347-6550	1971	<b>Wolzenksi, Bernard</b> , (F.S.A.), Vice President, Individual Products, General American Life Insurance Co, 701 Market Street, H4-2, St Louis MO 63101 314/444-0667	1978
<b>Wodarczyk, Jeannie M.</b> , (F.S.A.), Consultant II, A S Hansen Inc, Three First National Plaza, Suite 2600, Chicago IL 60602 312/621-9800	1981	<b>Wong, Dennis</b> , (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
<b>Woerner, Lawrence W.</b> , (F.S.A., E.A.), Diretor Executivo, MW - de Montigny Woerner Ltda, Av Paulista 949 - 5 andar, 01311 Sao Paulo Brazil 011/287-7876	1980	<b>Wong, Everett D.</b> , (F.S.A., E.A.), Associate, William M Mercer-Meidinger Inc, 400 East Pratt Street, Suite 506, Baltimore MD 21202 301/727-3345	1981
<b>Wohlner, Ellis A.</b> , (A.S.A.), Vice President, Business Insurance, Folksam Insurance Group, PO Box 20500, Stockholm Sweden 10460 8/743-6124	1970	<b>Wong, Gregory W.</b> , (F.S.A.), Northern Life Insurance Co, PO Box 12530, Seattle WA 98111 206/292-1111	1980
<b>Wojcik, Edward J.</b> , (F.S.A.), Actuary, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6508	1966	<b>Wong, Henry Y P.</b> , (F.S.A.), Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/967-8111	1985
<b>Wojcik, Walt J.</b> , (A.C.A., A.S.A.), President, Standard of America Life Insurance, One South Washington Street, Park Ridge IL 60068 312/825-4455	1969	<b>Wong, James S.</b> , (A.S.A.), Actuarial Associate, Kemper Investors Life Insurance Co, 120 South LaSalle Street, Chicago IL 60603 312/845-1720	1984
<b>Wolak, Daniel L.</b> , (F.S.A.), Vice President & Group Actuary, American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1877	1981	<b>Wong, Kathleen R.</b> , (F.S.A.), Actuarial Director, Prudential Asset Management Co, Hanover Road, Florham Park NJ 07932 201/966-3488	1981
<b>Wolf, Dale B.</b> , (F.S.A.), Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6384	1980	<b>Wong, Richard K.</b> , (F.S.A.), Vice President & Assistant Actuary, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6944	1985
<b>Wolf, Herbert S.</b> , (F.C.A.), Partner, Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1243	1966	<b>Wong, Stephen Y N.</b> , (A.S.A.), Consultant, William M Mercer-Meidinger Inc, 3 Embarcadero Center, Box 7440, San Francisco CA 94120 415/981-1204	1980
		<b>Wong, Steve.</b> , (F.S.A.), President, British-American (Malaysia) Insurance, Bangunan British-American, Jalan Semantan, Damansara, Kuala Lumpur Malaysia 394-8055	1977

	Admitted		Admitted
<b>Wood, Charles P, Jr.</b> , (F.C.A.S., F.C.A., F.S.A., E.A.), <i>Actuary</i> , The Wyatt Company, Box 3443, Rancho, Santa Fe CA 92067 619/458-3940	1975	<b>Woodworth, James H.</b> , (A.C.A.S.), 76 Greenhurst Road, W Hartford CT 06107 203/521-2441	i 1966
<b>Wood, David H.</b> , (F.S.A.), <i>Senior Vice President</i> , Connecticut General Life Insurance, Hartford CT 06152 203/726-7415	1969	<b>Woolery, James G.</b> , <i>Assistant Life Actuary</i> , North Carolina Insurance Department, Box 26387, Raleigh NC 27611 919/787-4480	1970
<b>Wood, J Kenneth, Jr.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , American General Life/Accident, Insurance Company, 1990 American General Center, Nashville TN 37250 615/749-2011	1966	<b>Woolery, James M.</b> , (F.S.A., A.C.A.S., E.A.), 3207 Sussex Road, Raleigh NC 27607 919/787-4480	1965
<b>Wood, Jack E.</b> , (F.C.A., F.S.A., E.A.), 320 Parkwood, St Louis MO 63122 314/821-2701	1965	<b>Wooley, Jonathan L.</b> , (F.S.A.), <i>Corporate Vice President &amp; Actuary</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7984	1973
<b>Wood, James O.</b> , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30326 404/261-5420	1976	<b>Woolley, E Richard.</b> , (E.A.), <i>President</i> , The Woolley Corp, 1451 Danville Boulevard, Alamo CA 94507 415/820-1600	1976
<b>Wood, John W.</b> , (F.S.A., E.A.), <i>Actuarial Cnslt Services</i> , Inc, 181 Franklin Street, Buffalo NY 14202 716/855-0833	1965	<b>Woolsey, E John.</b> , (F.C.A., F.S.A., E.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 250 Bloor Street East, Suite 1100, Toronto ON Canada M4W 3N3 416/960-2739	1972
<b>Wood, Milton J.</b> , (F.S.A., E.A.), Duncaster, 40 Loeffler Road #4201, Bloomfield CT 06002 203/521-6636	1965	<b>Workman, Bruce L.</b> , (F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400	1966
<b>Wood, R Norman</b> , (F.C.A., A.S.A., E.A.), 30 River Road, Merrimac MA 01860 617/346-8937	1965	<b>Workman, Lewis C.</b> , (F.S.A., E.A.), <i>Actuarial Vice President</i> , Central Life Assurance Co, 611 Fifth Avenue, PO Box 1555, Des Moines IA 50306 515/283-2371	1965
<b>Wood, William A, III</b> , (A.S.A.), Lewis & Ellis Inc, 2175 North Glenville Drive, Richardson TX 75081 214/699-2700	1985	<b>Works, James W.</b> , (A.S.A.), 1734 Chriscraft, Grapevine TX 76051	1967
<b>Woodall, Stanley Nelson</b> , (A.S.A.), <i>Assistant Actuary</i> , Protective Life Corp, PO Box 2606, Birmingham AL 35202 205/879-9230	1983	<b>Worley, John L, Jr.</b> , (F.S.A., E.A.), <i>Second Vice President &amp; Associate Actuary</i> , American General Life/Accident Insurance Co, American General Center, Nashville TN 37250 615/749-1678	1966
<b>Woodard, Eugene M.</b> , (F.S.A.), <i>Vice President / Reins Sales</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5130	1974	<b>Worthington, Robert F.</b> , (A.S.A., F.A.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06109 203/277-0111	1976
<b>Wood-Duggan, Margaret</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Alexander & Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400	1981	<b>Wright, Byron</b> , (F.C.A.S., F.S.A.), PO Box 333, Arendtsville PA 17303 717/677-7402	i 1965
<b>Wooddy, John C.</b> , (F.S.A., A.C.A.S., A.C.A.), <i>Consulting Actuary</i> , PO Box 307, Scarborough NY 10510 914/941-4102	1965	<b>Wright, Carl B.</b> , (F.S.A.), <i>Vice President &amp; Chief Individual Actuary</i> , Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2456	1971
<b>Woodhead, Curt R.</b> , (F.S.A., E.A.), <i>Vice President &amp; Chief Actuary</i> , Banking Consultants of America, 6584 Poplar Avenue, Memphis TN 38138 901/682-0611	1977	<b>Wright, Diana Sue</b> , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, G2-Group Actuarial, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600	1983
<b>Woodley, Pamela S.</b> , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-1986	1980	<b>Wright, Gardner E, Jr.</b> , (E.A.), <i>Chairman</i> , Connecticut Commission on Hospitals & Health Care, 1049 Asylum Avenue, Hartford CT 06105-2431 203/566-3880	1980
<b>Woodman, Harry A.</b> , (F.S.A.), <i>Vice President</i> , New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-6723	1965	<b>Wright, Kenneth A.</b> , (F.S.A.), <i>Assistant Vice President Corporate Actuarial</i> , Confederation Life Insurance Co, 321 Bloor Street East, Toronto ON Canada M4W 1H1 416/967-8480	1984
<b>Woods, Cyril J.</b> , (F.S.A.), 9332 Webster Place, Sidney BC Canada V8L 2S1	1966	<b>Wright, Roy R.</b> , (E.A.), Eight Gancho Lane, Hot Springs AR 71909	i 1976
<b>Woods, H Wayne</b> , (F.S.A.), <i>Principal</i> , William M Mercer Ltd, 275 Slater Street, Suite 1200, Ottawa ON Canada K1P 5H9 613/230-9348	1975	<b>Wright, Walter C, III</b> , (F.C.A.S.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4040	1979
<b>Woods, Patrick B.</b> , (F.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-7753	1981	<b>Wright, William S.</b> , (F.S.A., E.A.), National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116	1965
<b>Woods, Stephen P.</b> , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Insurance, John Hancock Place, Box 111, Boston MA 02117 617/421-3990	1979	<b>Wu, Peter P.</b> , (F.S.A.), <i>Second Vice President &amp; Actuary</i> , Phoenix Mutual Life Insurance Co, One American Row, Hartford CT 06115 203/275-5589	1978
<b>Woodson, Freeman A, Jr.</b> , (E.A.), <i>Consulting Actuary</i> , New England Life Employer Plan Services, 8 New England Executive Park, Burlington MA 01803 617/273-2380	1976	<b>Wucherer, Robin M.</b> , (A.S.A.), <i>Associate Actuary</i> , Lone Star Life Insurance Co, 4050 Alpha Road, Dallas TX 75234 214/233-2510	1983
<b>Woodward, Walter C.</b> , (A.S.A.), <i>Vice President</i> , Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/255-7970	1979		

## Admitted

## Admitted

**Wulterkens, Paul E.**, (F.C.A.S.), Senior Actuarial Officer, St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-8201

1977

**Yates, J Arnold**, Talcott Notch Road, Farmington CT 06032 203/677-0397

i 1966

**Wyckoff, John F.**, 78 Cedar Street, Newington CT 06111 203/666-0387

i 1970

**Yatskowitz, Joel D.**, (A.C.A.S.), Associate Actuary, CIGNA Corp, 1600 Arch Street, 26T, Philadelphia PA 19103 215/241-7564

1985

**Wyman, Richard B.**, (F.S.A., E.A.), Howard Johnson & Co, 1111 Third Avenue, Suite 1700, Seattle WA 98101 206/625-1040

1966

**Yau, Joseph W S.**, (F.S.A.), Vice President, Individual Products Actuary, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2441

1978

**Wyse, Richard**, (A.S.A.), Consulting Actuary, Richard Wyse & Associates Inc, 23100 Windom Street, Canoga Park CA 91307 818/888-1106

1980

**Yau, Michael W.**, (A.C.A.S.), Actuary, Progressive American Insurance Co, 3802 Coconut Palm Drive, Tampa FL 33619 813/623-1781

1984

**X**

**Xanthos, William**, (A.S.A., E.A.), Managing Principal, A S Hansen Inc, 911 Wilshire Boulevard, Suite 1660, Los Angeles CA 90017 213/629-4141

1979

**Yearly, Paul D.**, (F.S.A.), Vice President & Actuary, Western & Southern Life Insurance, 400 Broadway, Cincinnati OH 45202 513/629-1575

1965

**Xavier, Basil A.**, (A.S.A., E.A.), A S Hansen Inc, 911 Wilshire Boulevard, Suite 1660, Los Angeles CA 90017 213/629-4141

1976

**Yee, Evelyn L.**, (F.S.A.), Associate Actuary, MONY Financial Services, 1740 Broadway, New York NY 10019 212/708-2414

1983

**Y**

**Yackel, David A.**, (A.S.A.), Benefit Consultant, William M Mercer-Meidinger Inc, 1211 Avenue of the Americas, New York NY 10036 212/997-7171

1983

**Yee, Lone-Young**, (F.S.A., E.A.), Assistant Actuary, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/766-5214

1979

**Yaeger, Alan**, (F.S.A.), Senior Vice President & Actuary, Western Reserve Life Assurance Co of Ohio, PO Box 5068, Clearwater FL 33518 813/585-6565

1979

**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

**Yaffe, Rian M.**, (M.C.A., A.S.A., E.A.), Yaffe & Company, 201 North Charles Street, Baltimore MD 21201 301/332-1166

1970

**Yenner, Ralph D.**, (E.A.), 11 San Juan Lane, Port St Lucie FL 34452

i 1966

**Yamamoto, Dale H.**, (F.S.A., A.C.A., E.A.), Consultant, Towers Perrin Forster & Crosby, 1111 Third Avenue, Suite 2480, Seattle WA 98101 206/622-7300

1980

**Yezzi, Anthony P.**, (F.S.A., E.A.), Consultant, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100

1982

**Yamano, Harry**, (F.S.A., F.A.), Principal, GDK Associates Inc, 15800 Ventura Boulevard, Sherman Oaks CA 91403 213/990-4030

1969

**Ying, Willie Y.**, (F.S.A.), Vice President, Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7422

1978

**Yang, Kisuk**, (M.C.A., E.A.), Chief Actuary, California Public Employees' Retirement System, Box 1953, Sacramento CA 95809 916/445-5147

1976

**Yingling, Mark E.**, (F.C.A.S.), Assistant Actuary, Aetna Life & Casualty, 151 Farmington Avenue, F3D3, Hartford CT 06156 203/273-0123

1982

**Yang, Nian Chih**, (A.S.A.), CNA Insurance Companies, 333 South Wabash, Chicago IL 60685 312/822-6559

1981

**Ylvisaker, James W.**, (F.S.A.), Executive Vice President, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4966

1974

**Yanis, David**, (F.C.A., F.S.A., F.A.), Partner, Hewitt Associates, 425 Fifth Avenue, New York NY 10018 212/719-1699

1966

**Yoder, Reginald C.**, (F.C.A.S., F.S.A.), Associate Actuary, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5820

1977

**Yanko, John B.**, (F.S.A., E.A.), Senior Vice President & Chief Actuary, Fidelity Union Life Insurance Co, PO Box 500, Dallas TX 75221 214/978-7060

1969

**Yoder, Robert S.**, (F.S.A.), Robert S Yoder PSC, 627 Starks Building, Louisville KY 40202 502/589-3033

1965

**Yardley, Charles A.**, (F.S.A.), Vice President & Actuary, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2141

1965

**Yonkunas, John P.**, (F.C.A.S.), Assistant Actuary, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/525-5671

1981

**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

**Yoon, Youngjoo**, (A.S.A.), Associate Actuary, The Wyatt Company, 1900 Republic National Bank, Dallas TX 75201 214/979-3907

1981

**Yarmchuk, Robert W.**, (F.S.A., E.A.), Partner, Hewitt Associates, 4590 MacArthur Boulevard, Newport Beach CA 92660 714/955-1800

1978

**York, William S.**, (F.S.A.), 43300-55 Airport Road, Little River CA 95456

i 1965

**Yarus, Stuart A.**, (A.S.A.), Consultant, K V Systems, 4537 Atlanta Drive, Plano TX 75075 214/867-8012

1982

**Yoshida, Hideyuki E.**, (F.S.A.), Associate Actuary-U.S Operations, The Meiji Mutual Life Insurance Co, 1-1 Marunouchi 2-Chome, Chiyoda-Ku, Tokyo Japan 100 808/955-2236

1984

**Yates, Donald G.**, (F.S.A.), Vice President, Liberty National Life Insurance Co, Box 2612, Birmingham AL 35202 205/325-2669

1968

**Yosua, Frederick J.**, (F.S.A.), Vice President Group Pension Finance, Unionmutual Life Insurance Co, 221 Congress Street, Portland ME 04122 207/780-2748

1980

**Young, Bryan G.**, (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30026-4301 404/261-5420

1983

	Admitted		Admitted
<b>Young, D Edward</b> , (F.S.A.), <i>Actuary, Educators Mutual Life Insurance Co, 2490 Lincoln Highway East, Lancaster PA 17604</i> 717/397-2751	1980	<b>Yuen, William M</b> , (A.S.A.), <i>Senior Actuarial Analyst, CNA Insurance Companies, CNA Plaza, Chicago IL 60685</i> 312/822-5000	1985
<b>Young, David H, Jr.</b> , (F.S.A., E.A.), <i>48 Concord Road, Long Meadow MA 01106</i>	1965		
<b>Young, Edward W</b> , (F.C.A.S.), <i>Regional Vice President, Allstate Insurance Co, 26801 Northwestern Highway, Southfield MI 48034</i> 313/351-7111	1979		
<b>Young, Elizabeth R</b> , <i>4380 Exeter Drive, Apt 101, Longboat Key FL 33548</i>	1969		
<b>Young, George W</b> , (F.S.A.), <i>17 Long View Road, West Hartford CT 06107</i> 203/561-1348	1965		
<b>Young, George W, Jr.</b> , (F.S.A.), <i>Second Vice President, Unionmutual Life Insurance Co, 2211 Congress Street, Portland ME 04122</i> 207/780-2677	1969		
<b>Young, Gregory</b> , (A.S.A., E.A.), <i>Senior Consultant, Coopers &amp; Lybrand, 1999 Bryan Street, Suite 3000, Dallas TX 75201</i> 214/754-5000	1983		
<b>Young, Harry S</b> , (F.S.A., E.A.), <i>Principal &amp; Actuary, William M Mercer-Meidinger Inc, One City Boulevard West, Suite 1437, Orange CA 92668</i> 714/937-1434	1977		
<b>Young, Howard</b> , (F.S.A., E.A.), <i>Special Consultant to the President, United Auto Workers Union, 8000 East Jefferson, Detroit MI 48214</i> 313/926-5000	1965		
<b>Young, Margaret A</b> , (E.A.), <i>Executive Vice President, Hand &amp; Associates Inc, Hand Building - 4th Floor, 5700 NW Central Drive, Houston TX 77092</i> 713/460-1000	1979		
<b>Young, Melville J</b> , (F.S.A.), <i>Tillinghast Nelson &amp; Warren, 99 Park Avenue, New York NY 10016-1502</i> 212/490-3460	1969		
<b>Young, R James</b> , (F.C.A.S.), <i>Auto Marketing Director, Allstate Insurance Co, Allstate Plaza D-6, Northbrook IL 60062</i> 312/480-2865	1977		
<b>Young, Ralph E</b> , <i>President, Provident Life Insurance Co, 316 North Fifth Street, Bismarck ND 58501</i> 701/222-3888	1966		
<b>Young, Robert G</b> , (A.C.A.S.), <i>Vice President &amp; Actuary, Utica Mutual Insurance Co, Utica NY 13503</i> 315/735-3321	1969		
<b>Young, Robert V</b> , (F.S.A., E.A.), <i>Vice President, Badgley &amp; Phelps Inc, 3206 Rainier Bank Tower, Seattle WA 98101</i> 206/623-6172	1965		
<b>Young, Stephen P</b> , (A.S.A.), <i>Actuary, California Public Employees' Retirement System, Box 1953, Sacramento CA 95809</i> 916/445-6611	1979		
<b>Young, Thomas J</b> , (F.S.A., E.A.), <i>Vice President and Actuary, Equitable Life Insurance of Iowa, 604 Locust Street, Des Moines IA 50306</i> 515/245-6787	1965		
<b>Young, Thomas M</b> , (F.C.A., F.S.A., E.A.), <i>Consulting Actuary, The Wyatt Company, PO Box 708, Upper Montclair NJ 07043</i> 201/744-8200	1965		
<b>Young, William G</b> , (F.S.A., E.A.), <i>Consultant, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853</i> 203/852-1100	1984		
<b>Young, William M</b> , (F.S.A.), <i>Actuarial Vice President, Munich Reinsurance Company, 55 Yonge Street, 10th Floor, Toronto ON Canada M5E 1J4</i> 416/947-9587	1980		
<b>Youngquist, James A</b> , (F.S.A.), <i>Assistant Actuary, Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202</i> 414/271-1444	1979		
<b>Yount, Hubert W</b> , (F.C.A.S.), <i>Wesley Manor, Apt C 5, Jacksonville FL 32223</i>	1965		
		<b>Z</b>	
		<b>Zachry, William B, III</b> , (F.S.A., E.A.), <i>Assistant Vice President, Johnson &amp; Higgins, One Corporate Center, Hartford CT 06103</i> 203/522-3141	1980
		<b>Zader, William J</b> , (A.S.A., E.A.), <i>Associate Consulting Actuary, Buck Consultants Inc, 4918 U South Steel Building, Pittsburgh PA 15219</i> 412/281-2506	1983
		<b>Zaeh, Donald E</b> , (E.A.), <i>Vice President, Frank B Hall &amp; Company Inc, 261 Madison Avenue, New York NY 10010</i> 212/922-1300	1976
		<b>Zaharuk, Stephen</b> , (F.S.A.), <i>Group Pension Actuary, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07101</i> 201/481-7207	1985
		<b>Zaidi, Ali R</b> , (F.S.A.), <i>Vice President, Hay/Higgins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103</i> 215/875-2490	1984
		<b>Zajic, Diane M</b> , (A.S.A.), <i>Manager - Controlled Testing, Combined Insurance Co of America, 222 North Dearborn, Chicago IL 60601</i> 312/407-7689	1981
		<b>Zajicek, James E</b> , (A.S.A., E.A.), <i>Actuarial Manager, A S Hansen Inc, Lake Cook Office Centre, 1417 Lake Cook Road, Deerfield IL 60015</i> 312/948-7400	1977
		<b>Zan, Anthony</b> , (F.S.A.), <i>Associate Actuary, United Fidelity Life Insurance Co, PO Box 1778, Fort Worth TX 76101</i> 817/390-1036	1980
		<b>Zapisek, Diane Adelizzi</b> , (A.S.A.), <i>Assistant Vice President, Higgins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103</i> 215/875-2506	1982
		<b>Zapisek, Edward J</b> , (F.S.A.), <i>Associate Actuary, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172</i> 215/625-5602	1979
		<b>Zaret, Frank</b> , (F.S.A.), <i>Vice President, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010</i> 212/578-6244	1965
		<b>Zatorski, Richard T</b> , (F.C.A.S.), <i>Vice President, Frank B Hall &amp; Company Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510</i> 914/769-9200	1979
		<b>Zatto, Joseph R</b> , (F.C.A., F.S.A., E.A.), <i>Vice President, Alexander &amp; Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30305</i> 404/261-3400	1966
		<b>Zawada, Robert</b> , (F.S.A., E.A.), <i>Associate Actuary-Pension Trust, Sun Life Assurance of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181</i> 617/237-6030	1979
		<b>Zayka, Grisha</b> , (A.S.A.), <i>Actuarial Assistant, Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hills MA 02181</i> 617/237-6030	1984
		<b>Zdan, Sandra W</b> , (F.S.A.), <i>Assistant Actuary, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175</i> 402/978-5069	1980
		<b>Zeffert, Martin L</b> , (F.S.A., A.C.A., E.A.), <i>Vice President, Higgins Financial Services Inc, 229 South 18th Street, Philadelphia PA 19103</i> 215/875-2498	1965
		<b>Zehner, W A</b> , (F.S.A.), <i>Vice President &amp; Actuary, Loyalty Life Insurance Co, Two Corporate Place South, Building 15, Piscataway NJ 08854</i> 201/981-4798	1978
		<b>Zeid, Alex</b> , (A.S.A.), <i>Deloitte Haskins &amp; Sells, 200 East Randolph Drive, Chicago IL 60601</i> 312/861-1161	1979

	Admitted		Admitted
<b>Zeiger, Edward C.</b> , (F.S.A.), Route 3, Willis VA 24380	1965	<b>Zoldos, Steven P.</b> , (A.S.A.), <i>Actuarial Associate</i> , Central Life Assurance Co, 709 North Segoe Road, Madison WI 53705 608/238-5841	1985
<b>Zeilman, William W.</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Actuary</i> , General Reassurance Corp, Financial Centre, PO Box 10060, Stamford CT 06904-2060 203/328-6000	1969	<b>Zolla, Gerald</b> , (A.S.A., E.A.), <i>Second Vice President &amp; Actuary</i> , USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6509	1971
<b>Zeller, Lawrence Jay</b> , (M.C.A., A.S.A., E.A.), <i>Actuary</i> , Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400	1981	<b>Zolt, David M.</b> , (A.S.A., E.A.), <i>Assistant Vice President</i> , Johnson & Higgins, 600 Renaissance Center, Detroit MI 48243 313/567-1600	1980
<b>Zellner, John T.</b> , (F.S.A.), <i>Senior Manager</i> , Peat Marwick Mitchell & Co, 225 Peachtree Street NW, Suite 2100, Atlanta GA 30043 404/577-3240	1971	<b>Zomberg, David E.</b> , (F.S.A., E.A.), <i>Vice President &amp; Actuary</i> , Thesco Consultants Inc, 221 West 57th Street, New York NY 10019 212/399-0740	1981
<b>Zeppetella, Anthony J.</b> , (F.S.A.), <i>Associate Actuary</i> , MONY Financial Services, 1740 Broadway at 55th Street, New York NY 10019 212/708-2345	1984	<b>Zonca, Stephen A.</b> , (F.S.A.), <i>Assistant Vice President &amp; Actuary</i> , Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-7257	1979
<b>Zicarelli, John David</b> , (F.C.A.S.), <i>Special Risk Actuarial Officer</i> , St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/221-7063	1984	<b>Zory, Peter B.</b> , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1966
<b>Ziegler, Ronald Lee</b> , (F.S.A.), <i>Associate Actuary</i> , Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1981	<b>Zubulake, Theodore J.</b> , (F.C.A.S.), <i>Vice President - Product Development</i> , Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/946-5720	1979
<b>Zielinski, Richard P.</b> , (A.S.A., E.A.), Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7970	1969	<b>Zurcher, Michael L.</b> , (F.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4159	1982
<b>Zieminski, Robert M.</b> , (F.S.A., E.A.), <i>Director, Actuarial &amp; Benefits Consulting</i> , Touche Ross & Co, 3700 Wilshire Boulevard, Los Angeles CA 90010 213/739-6199	1973	<b>Zwiener, Michael J.</b> , (F.S.A., E.A.), <i>Actuary</i> , Milliman & Robertson Inc, 610 St Paul Place, 750 North St Paul Street, Dallas TX 75201 214/754-0133	1983
<b>Zigler, Martin J.</b> , (F.S.A., F.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 34 North Meramec, St Louis MO 63105 314/862-7611	1979	<b>Zwilling, Paul R.</b> , (F.S.A., E.A.), <i>Senior Vice President &amp; Chief Actuary</i> , Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1652	1967
<b>Zillmer, Theodore W.</b> , (A.S.A.), <i>Consulting Actuary</i> , William M Mercer-Meidinger Inc, 222 South Riverside Plaza, Chicago IL 60606 312/930-6064	1980	<b>Zwitter, Norman J.</b> , (F.S.A.), <i>Associate Group Actuary</i> , Washington National Insurance Co, 1630 Chicago Avenue, Evanston IL 60201 312/570-3981	1979
<b>Zimmerman, Carolyn Evanna</b> , (A.S.A., E.A.), <i>Associate Actuary</i> , Burk Consultants Inc, 600 Grant Street, Suite 4918, Pittsburgh PA 15219 412/281-2506	1984		
<b>Zimmerman, Leonard</b> , (E.A.), <i>Executive Vice President</i> , Hay/Huggins Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2435	1976		
<b>Zimmerman, Leonard B.</b> , (F.S.A.), <i>Second Vice President &amp; Group Actuary</i> , Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/490-9000	1972		
<b>Zimmerman, Oscar</b> , (F.S.A.), <i>Vice President</i> , Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5823	1979		
<b>Zimpleman, Larry D.</b> , (F.S.A., F.A.), <i>Director/Pension Operations</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5752	1979		
<b>Zingle, Mark R.</b> , (F.S.A., F.A.), <i>Ministers Life - A Mutual Life Insurance Co</i> , 3100 West Lake Street, Minneapolis MN 55416 612/927-7131	1979		
<b>Zink, S Vincent</b> , (F.S.A.), <i>Vice President &amp; Chief Actuary</i> , Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4043	1979		
<b>Zinzow, Lee A.</b> , (F.S.A.), <i>Vice President &amp; Actuary</i> , Integon Life Insurance Corp, 500 West Fifth Street, Box 3199, Winston-Salem NC 27152 919/770-2595	1975		
<b>Zohar, Akiva</b> , (A.S.A.), General Reassurance Corp, Financial Center, PO Box 10060, Stamford CT 06904-2060 203/328-5826	1985		

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# I. INSURANCE ORGANIZATIONS U.S.

<b>Acacia Group</b> 51 Louisiana Ave NW Washington DC 20001 202/628-4506 Ariturk, Haluk Glynn, John Pickering, Victoria Lee	<b>Gold, Allan</b> Goldman, Gene A Hall, Robert A Halpern, Barry S Hamilton, James C Henck, Douglas C Hollister, Jeanne M Holt, Paula R Horn, Richard J Hosserni, A Rana House, Sherwood G Jacobs, Dennis E Jameson, Stephen Jasulevicius, Donna A Kelly, Edmund F Kleiman, John B Larson, William E Lattanzio, Francis J Levy, Leslie Libby, William B Lindahl, Richard M Loeber, Richard H Lommele, Jan Alan Longley-Cook, Alastair G Lyle, Robert V Mahder, John Madelis, Martins O Mange, Kathryn D Marek, Mary Lou Marks, Steven D Mascioccchi, Alfred J Mateja, Michael E Maxon, Robert G Metzner, Claus S Miller, Nicholas F Morgan, William S Murphy, Richard Charles Murphy, Robert J Nichols, Richard W Niehaus, M S, Jr. Nikander, John A Norris, Paul L O'Connor, Thomas F Olson, Alden E Pathman, Siva I Pirog, Louis M Purple, John M Reed, David S Rehkamp, Ronald D Riccardo, Joseph F Riddlesworth, William A Ripps, Jay C Rodgers, Beatrice T Rosenthal, Ronald M Schoener, Paul H Scott, Brian E Shugars, Warren A Simoneau, Paul W Sipos, Michael Jay Sperry, Mark D Spock, Stephen C Stewart, Joy L Stiefel, John D, III Sulger, Laurie E Symonds, Donna R Taylor, Frank C Thomison, Joel D Tremko, William M Ullman, Deborah Gorman Veit, Kenneth P Ward, William D Warren, Jeffrey C Weidman, Thomas A Welnicki, Raymond P	<b>Wenner, Richard M</b> Wills, Thomas L Woodley, Pamela S Wright, Walter C, III Yingling, Mark E	<b>Alliance Life Ins Co</b> PO Box 8906 Wichita KS 67208 316/241-5300 Smith, Vernon J	<b>Amalgamated Casualty Ins Co</b> 425 Second Street Washington DC 20002 202/547-8700 Brewer, Fred L
<b>Academy Ins Group Inc</b> One Valley Forge Plaza Valley Forge PA 19487 215/337-1400 Sulek, Paul J	<b>Agway Ins Co</b> 5814 Bridge Street East Syracuse NY 13057 315/477-7681 Penniman, Kent T	<b>Allstate Ins Co</b> Allstate Plaza Northbrook IL 60062 312/291-5000 Brubaker, Randall E Ciezacllo, Gregory J Davis, Rex C Drennan, John P Ehlert, Darrell W Eland, Douglas D Gorvett, Karen Pachyn (S Barrington) Groot, Steven L (Pittsford) Hunter, John R Kozik, Thomas J LaMonica, Michael A Mokros, Bertram F (Menlo Park) Pei, Kai-Jaung (S Barrington) Schultz, Roger A Skrodenis, Donald P Smith, Richard A Stankus, Leo M Stephenson, Elton A Trees, John S Trinh, Minh Woll, Richard G (Menlo Park) Young, Edward W (Southfield) Young, R James	<b>American Agricultural Ins Co</b> 225 Touhy Avenue Park Ridge IL 60068 312/399-5700 Applequist, Virgil H Chansky, Joel S Degarmo, Lyle W	
<b>Acceleration Life Ins Co</b> 475 Metro Place North PO Box 7000 Dublin OH 43017 614/764-7000 Gesler, William L Jolley, Richard L	<b>Aid Association for Lutherans</b> 4321 North Ballard Road Appleton WI 54919 414/734-5721 Behling, Scott R Donaldson, Gary M Hilger, Thomas C Light, George D, Jr Lyle, Robert A Munson, Bartley L Peterson, Larry R Philips, Wm Harold Porter, Eugene F Reese, Thomas W Rietz, Steven M Scheig, Henry F Stellmacher, Jon M Swender, David J Weber, Steven A Ziegler, Ronald Lee	<b>Aid Ins Co</b> 701 Fifth Avenue PO Box 4927 Des Moines IA 50304 515/280-4211 Daubenmier, Michael D Hansen, Lawrence R Nelson, John K	<b>American Annuity Life Ins Co</b> 2910 Lucerne Drive SE PO Box O Grand Rapids MI 49501 616/949-5902 Fuerste, Karl W	
<b>Aetna Life &amp; Casualty</b> 151 Farmington Avenue Hartford CT 06156 203/273-0123 Abbott, Varnum J, Jr. Alhanti, Mark Stuart Angen, Carol L Archacki, Raymond J Aylward, Thomas F Balko, Karen H Barry, Gery J Bayley, Thomas R Belden, Stephen Bell, Charles T Benoit, Leonard L, Jr Berry, Charles H, III Bertles, George G Beverage, Richard Blanchard, Ralph S, III Bland, William H Bothwell, Peter T Bridgeman, James G Brown, Nicholas M, Jr Burnosky, John E Burton, Burton E Byrne, Harry T 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 Delaney, Richard J Demos, Peter G DiChillo, Richard A Dieter, George H, Jr Dunius, John B Dunius, Linda Crout Donahue, Maryann Dow, William E Downer, Robert B Eliason, Edward B Fitzgibbon, Walter J, Jr. Geyer, James A Gibbs, Donald A Guiffria, Carolyn F	<b>AIG Risk Management</b> 70 Pine Street New York NY 10005 212/770-7000 Neuhauer, Frank, Jr.	<b>Alabama Reassurance Co</b> PO Box 2093 Tuscaloosa AL 35403 205/345-5600 Windham, W Rodney	<b>American Bankers Ins Group</b> 11222 Quail Roost Drive Miami FL 33157 305/253-2244 Albert, Faye Beales, John H D'Mello, Edward Hanson, Peter M Hintz, Gregory William Holmes, William M Neubarth, Sanford L Petersen, Bruce A Smith, Michael Bayard	
<b>Allstate Life Ins Co</b> Allstate Plaza South Northbrook IL 60062 312/291-5000 Ali, Mohammed Nasim Beeler, Joseph Kent Boger, Donald S Cramer, Errol David, Aida S Doucette, Joseph J Drzal, Rebecca Dubas, Keith J Dundich, John P Fasking, Dennis D Friedman, Marla G Guyton, Derek Nathaniel Heau, Thomas Hsiang, Henry C Kelly, Robert J Konecny, Robert R Lindley, Gary Logan, Thomas J Madrecki, Karl Moews, Lawrence P Montemurro, Alan Gerard Moorhead, Steven A Overberg, Paul J Paul, Barry Phan, Dung Anh Staeblin, Martin Strom, C Nelson Wein, Linda L Wilson, John P Wolff, Sherman	<b>American Centennial Ins Co</b> 400 Beneficial Center Peapack NJ 07977 201/781-4000 Skolnik, Richard S	<b>American Chambers Life Ins Co</b> 621 East Butterfield Road Suite 210 Lombard IL 60148 312/960-4120 Hauke, William V	<b>American Community Mutual Ins</b> 39201 Seven Mile Road Livonia MI 48152 313/591-9000 Huppenbauer, William H	
<b>All American Life Ins Co</b> 8501 West Higgins Road Chicago IL 60631 312/399-6500 Hunt, Herbert J Kerr, William D McManus, John F	<b>American Family Life Assur Co of Columbus</b> 1932 Wynnton Road Columbus GA 31999 404/323-3431 Bugg, William J, Jr. Harding, Thomas C Kincaid, David M McBrayer, Robert V, Jr. Moorhouse, John David Otto, Gary L			

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<b>American Family Life Ins Co</b> PO Box 7430 Madison WI 53783 608/249-2111 Berg, Roy A	<b>American General Life Ins Co of NY</b> 300 S State Street PO Box 1456 Syracuse NY 13201 315/471-1121 Boyea, Bruce W Maves, Donald P	<b>American International Group</b> 70 Pine Street New York NY 10270 212/770-7000 Bellafiore, Leonard A Bradford, John A Cameron, Patricia Donnelly, Vincent Thomas Morrow, Jay B Sandler, Robert M Walters, Larry Dean	<b>American Mutual Cos</b> Quannapowitt Parkway Wakefield MA 01880 617/245-6000 Herzfeld, John	<b>American States Life Ins Co</b> 500 North Meridian Street Indianapolis IN 46207 317/262-6262 Blackwell, Alan P
<b>American Fidelity Assur Co</b> 2000 Classen Center Oklahoma City OK 73125 405/523-2000 Byrne, Ronald J Litchenburg, Alfred L Nelson, Lyle E Shepherd, Warren L Turner, Roderick E	<b>American General Life/Accident Ins Co</b> American General Center Nashville TN 37250 615/749-1000 Carnahan, Clarence E Collings, David W Deal, D Frank Lebos, Leo, Jr. Norris, Thomas J Owens, Daniel E Pate, James A, Jr. Smith, Clyde, Jr. Strickert, Roland R Wood, J Kenneth, Jr. Worley, John L, Jr.	<b>American Intl Life Assur Co of NY</b> 70 Pine Street New York NY 10270 212/770-7000 Chen, Raymond T	<b>American Mutual Life Ins Co</b> 418 6th Avenue Des Moines IA 50307 515/280-1331 Burns, Alan L Markley, Milton L Streck, James J Wittenwyler, Ronald P	<b>American United Life Ins Co</b> One American Square Indianapolis IN 46206 317/263-1877 Christenson, Le Roy H Husman, Catherine B Morrison, John D Nicodemus, Terry A Pattison, Edgar W Radcliffe, R Stephen Seigel, Jack Spurgeon, Benjamin G Tovson, Orrin S Wittmann, Anthony J Wolak, Daniel L
<b>American Foundation Life Ins</b> PO Box 2606 Birmingham AL 35202 205/879-9230 Heum, Len	<b>American Guardian Life Ins Co</b> PO Box 46 Jenkintown PA 19046 215/576-3000 Hulme, Richard W	<b>American International Underwriters</b> 70 Pine Street New York NY 10270 212/770-8940 Douglas, Frank H Duperreault, Brian	<b>American National Ins Co</b> One Moody Plaza PO Box 1780 Galveston TX 77550 409/763-4661 Broll, Frank V, Jr Findley, Jack W Jackson, Clayton L Nicol, William K Pozzi, James E Schillaci, Gerald Anthony Taverne, Leonard E Watson, William H Welch, Ronald J	<b>American Universal Ins Co</b> 144 Wayland Avenue Providence RI 02940 401/351-4600 Cook, Charles F Daino, Robert A Johnston, Daniel J Spitzer, C Robert
<b>American Founders Life Ins Co</b> American Founders Plaza PO Box 14500 Austin TX 78761 512/452-8181 Monnin, Gary P Nielsen, Linda D	<b>American Hardware Mutual Ins</b> PO Box 435 Minneapolis MN 55440 612/920-1400 Holmberg, Randall D	<b>American Investors Life Ins Co</b> 415 SW Eighth Street Topeka KS 66601 913/232-6945 Harrison, Stephen A	<b>American Pioneer Life Ins Co</b> PO Box 3509 Orlando FL 32802 305/628-1776 Finley, John G	<b>Amerisure Cos</b> 28 West Adams Avenue Detroit MI 48226 313/965-8600 Johne, Richard L
<b>American General Corp</b> 2929 Allen Parkway Houston TX 77019 713/522-1111 Bickel, Stephen D Brosseau, Alden W Delaney, Andrew Khalique, Abdul Skillman, Thomas E	<b>American Health &amp; Life Ins Co</b> 300 St Paul Place Baltimore MD 21202 301/332-3000 Bond, Eugene D, Jr Funk, Glenn W Gavlick, Jeff T January, Nancy Carol McKay, Mary S Weimer, Robert A	<b>American Life &amp; Casualty</b> 2829 S University Drive Fargo ND 58103 701/237-4800 Hallquist, Roger W	<b>American Reinsurance Co</b> One Liberty Plaza 91 Liberty Street New York NY 10006 212/618-7000 Furst, Patricia Ann Newville, Benjamin S Varca, John J	<b>Amoco Life Ins Co</b> 306 South 15th Street Omaha NE 68102 402/344-4500 Haskins, Charles R
<b>American General Group Ins Co</b> 3988 N Central Expressway Dallas TX 75204 214/824-0131 Fan, Tuan Mulkey, Ben	<b>American Heritage Life Ins Co</b> 11 East Forsyth Street Jacksonville FL 32202 904/354-1776 Boswell, Charles Theodore Radliff, Dennis	<b>American Life Ins Co of NY</b> 810 7th Avenue New York NY 10019 212/581-1200 Clyne, John M	<b>American Republic Ins Co</b> Sixth and Keosauqua Way Des Moines IA 50334 515/245-2000 Abbott, Michael E Estell, Richard J	<b>Anchor National Life Ins Co</b> Anchor Centre One Camelback at 22nd Street Phoenix AZ 85016 602/955-0300 Hollobon, Anthony L
<b>American General Life Ins Co</b> 2727 Allen Parkway PO Box 1981 Houston TX 77001 713/522-1111 Barnard, Wayne A Boesen, Michael B Broer, Gregory S Fischer, Charles J Goldman, Martin E Gootzeit, Abraham S Heavlin, David C Katz, Jeffrey Stanton Pape, Frederick H Shelton, Sally Kay Thompson, Joe L	<b>American Home/National Union</b> 70 Pine Street New York NY 10270 212/770-7000 Schwartzman, Joy Andrea	<b>American Mayflower Life Ins</b> 342 Madison Avenue New York NY 10173 212/949-9090 Hazelcorn, Abraham	<b>American Security Life Ins Co</b> 745 East Mulberry Street PO Box 2341 San Antonio TX 78298 512/736-6767 Duewall, David M Mason, Floyd D Tofte, Roy D	<b>Appalachian National Life Ins</b> PO Box 2647 Knoxville TN 37901 615/637-4211 Conover, Robert A Partin, Samuel P, III Shaw, Mark E
<b>American Income Life Ins Co</b> 1200 Wooded Acres Waco TX 76710 817/772-3050 Giles, L Timothy	<b>American Money Management Corp</b> One East Fourth Street Provident Tower Second Fl Cincinnati OH 45202 513/579-2121 Miller, Allen H	<b>American States Ins Cos</b> 500 N Meridian Street Indianapolis IN 46207 317/262-6262 Anker, Robert A Dean, Curtis Gary Hafling, David N McDonald, Gary P Wilson, William F	<b>Argonaut Ins Co</b> 250 Middlefield Road Menlo Park CA 94025 415/858-6400 Evans, Glenn A Lamb, R Michael Nishio, Joanne	

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<b>Arkansas Blue Cross/Blue Shield</b> Sixth and Gaines Little Rock AR 72203 501/378-2000 Martin, Daniel, Jr.	<b>Balboa Ins Group</b> 620 Newport Center Drive Newport Beach CA 92660 714/644-8260 Henkes, Joseph P	Taylor, John R Utter, Robert G Wenz, Paul H Yoder, Reginald C Zimpleman, Larry D	<b>Beneficial Ins Group</b> 400 Beneficial Center Peapack NJ 07977 201/781-4431 Lunemann, Gerard J	<b>Blue Cross/Blue Shield of AL</b> 450 Riverchase Pkwy East Birmingham AL 35298 205/988-2100 Kellogg, Terry D
<b>Armcio Financial Services Group</b> 11370 Reed Hartman Hwy Cincinnati OH 45241 513/530-8054 Bennett, Norman J	<b>Baltimore Life Ins Co</b> 901 North Howard Street Baltimore MD 21201 301/539-7900 Benner, Thomas H Clark, Voris C MacBain, John A Sachs, David S	<b>Bankers Life Ins of Nebraska</b> 5900 'O' Street Lincoln NE 68510 402/467-1122 Aerts, Theresa M Brennfoerder, Roxann Coufal, Norma J Friesen, Lynn Haire, James R Higley, Thomas D Hogue, Robert D Hollman, Stuart L McCoy, Glen E Raymond, Gary R Vannier, Lyle Vautravers, Richard W	<b>Beneficial Life Ins Co</b> 36 South State Street Salt Lake City UT 84136 801/531-7979 Brimley, Dale B Cannon, Kent H Garrison, Arthur Lyle Jaloszynski, John E	<b>Blue Cross/Blue Shield of Central New York</b> PO Box 4809 Syracuse NY 13221 315/424-3700 Feury, Theodore P, Jr.
<b>Association Life Ins Co Inc</b> 749 North Second Street Milwaukee WI 53203 414/276-8000 Weber, Donald T	<b>Bankers Life &amp; Casualty Co</b> 4444 West Lawrence Avenue Chicago IL 60630 312/777-7000 Abroe, Michael S Ganzer, Mark Raymond Heuns, John K Hofmann, Helen Janus, Paul Lozowski, Chester M Macomber, William A Morisato, Susan C O'Connor, James Timothy Patel, Bhupendra Rabinowitz, Bernard Schirmer, Daniel J	<b>Bankers Mutual Life Ins Co</b> 500 West South Street Freeport IL 61032 815/235-2222 Cowman, Edward F Fauser, Louis	<b>Beneficial Standard Life Ins</b> 3700 Wilshire Boulevard Los Angeles CA 90010 213/381-8011 Bourdeau, Paul T Cole, Stanton L Krantz, Kerry A Marler, Carol A Moynier, Tom D	<b>Blue Cross/Blue Shield of CO</b> 700 Broadway Denver CO 80273 303/831-2107 Betz, Ronald G Endres, Stephen H
<b>Atlanta Life Ins Co</b> 100 Auburn Avenue NE Atlanta GA 30303 404/659-2100 Harrison, James C	<b>Bankers Life &amp; Casualty of NY</b> 1399 Franklin Avenue Garden City NY 11530 516/742-7800 Greenberg, Jack Margolin, Valerie L	<b>Bankers National Life Ins Co</b> 1599 Littleton Road Parsippany NJ 07054 201/267-4000 Krauss, Russell H Lee, Jason M Mariano, Rocco A, Jr. Wiener, David A	<b>Benefit Trust Life Ins Co</b> 1771 Howard Street Chicago IL 60626 312/274-8100 Conway, James P Eckert, Ralph J Garrison, Theodore W Koloms, Leonard Magnusson, Lynn A Peterson, Donald M Solomon, Roger R	<b>Blue Cross/Blue Shield of CT</b> 370 Bassett Road North Haven CT 06473 203/239-8793 Marszalek, Guy William
<b>Atlantic Coast Life Ins Co</b> PO Box 855 Charleston SC 29402 803/722-7727 Moore, Burton E	<b>Bankers Security Life Ins Society</b> 1701 Pennsylvania Ave NW Washington DC 20006 202/298-6225 Brown, Charles F Cloud, Robert B Lin, Gary H	<b>Bankers United Trust Co</b> 2700 North East Loop 410 Suite 300 San Antonio TX 78217 512/650-3077 Magaro, William D	<b>Benico Inc</b> 400 Beneficial Center Peapack NJ 07977 201/781-4400 Ciaraffo, Thomas	<b>Blue Cross/Blue Shield of DE</b> One Brandywine Gateway Wilmington DE 19899 302/421-3185 Eaton, William D Georgas, Michael N
<b>Atlantic Southern Ins Co</b> GPO Box 2889 San Juan PR 00936 809/767-9750 Fernandez, William N	<b>Banner Life Ins Co</b> 1701 Research Boulevard Rockville MD 20850 301/279-4800 Anthony, Susan Pressly Lenaburg, David Scott	<b>W R Berkley Corp</b> 165 Mason Street PO Box 2518 Greenwich CT 06836 203/629-2880 Easton, Richard D Heer, E LeRoy	<b>Berkshire Life Ins Co</b> 700 South Street Pittsfield MA 01201 413/499-4321 Easton, Albert E Palmer, Howell M, III Wicks, George C	<b>Blue Cross/Blue Shield of FL</b> PO Box 1798 532 Riverside Avenue Jacksonville FL 32231-0014 904/791-6111 Bahn, David J Disenza, Judith A Fitzsimons, Christopher, IV Galasso, James O'Neil, Edward W
<b>Atlas Life Ins Co</b> PO Box 1919 Tulsa OK 74102 918/583-0111 Atkinson, David B	<b>The Beaven/Inter-American Cos</b> 55 East Jackson Blvd Suite 1000 Chicago IL 60604 312/987-9600 Browne, Richard H Carroll, Hobson D (Minneapolis) Shippee, Larry W	<b>Blue Cross/Blue Shield Assn</b> 676 North St Clair Street Chicago IL 60611 312/440-6000 Eng, Howard N Hutchison, James K Johnson, Richard W Nightingale, Thomas Elbert Shea, Gerald R Wagner, John P Winkelman, Del Lee Wojcik, Edward J	<b>Blue Cross/Blue Shield of GA</b> 3348 Peachtree Street NE Atlanta GA 30326 404/262-8403 Morris, Carlton M	<b>Blue Cross/Blue Shield of Greater New York</b> Three Park Avenue New York NY 10016 212/490-4141 Kalish, Mitchell Allan Ullman, Richard E
<b>Atwater McMillian Inc</b> 445 Minnesota Street St Paul MN 55101 612/221-7066 Nelson, Janet R	<b>Avco Financial Services</b> 620 Newport Center Drive Newport Beach CA 92660 714/644-5800 Rinehart, Charles R			<b>Blue Cross/Blue Shield of IA</b> 636 Grand Avenue Des Moines IA 50307 515/245-4500 Andersen, Daniel D Mehus, Carla Jo

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<b>Blue Cross/Blue Shield of IN</b> 120 West Market Street Indianapolis IN 46204 317/263-8000 Anderson, Mary Virginia Habig, John C Lloyd, John C Lundberg, James J Tanhehco, Efren L	<b>Blue Cross/Blue Shield of MI</b> 600 Lafayette East Detroit MI 48226 313/225-9000 Atkinson, Howard, Jr. Ferguson, Alan N Karras, Ioannis S McCready, James M	<b>Blue Cross/Blue Shield of NY</b> Three Park Avenue New York NY 10016 212/490-4141 Kessler, Steven	<b>Blue Cross/Blue Shield of WI</b> 401 West Michigan Street Milwaukee WI 53201 414/226-5000 Carlson, Stephen C	<b>Blue Cross of Washington &amp; Alaska</b> 15700 Dayton Avenue North Seattle WA 98133 206/361-3000 Busch, Lawrence J (Mountlake Ter) Click, James R Wolf, Kevin S
<b>Blue Cross/Blue Shield of Kansas City</b> 3637 Broadway Kansas City MO 64141 816/561-2300 Handley, Thomas L Kelley, Donel C Renshaw, Gary D	<b>Blue Cross/Blue Shield of MN</b> PO Box 43560 St Paul MN 55164 612/456-8571 Busse, Judith Ann Niemic, Richard	<b>Blue Cross/Blue Shield of OK</b> 1215 South Boulder Tulsa OK 74102 918/560-3023 Michalcik, Joseph	<b>Blue Cross Health Services Inc</b> 444 Forest Park Lane St Louis MO 63108 Gilmore, William Allan	<b>Blue Cross of W Pennsylvania</b> One Smithfield Street Pittsburgh PA 15222 412/255-7000 Schuler, Robert J Woodward, Walter C
<b>Blue Cross/Blue Shield of KS</b> 1133 Topeka Boulevard Topeka KS 66629 913/232-1000 Lynn, Donald R Miller, Thomas L	<b>Blue Cross/Blue Shield of MS</b> PO Box 1043 Jackson MS 39205 601/932-3704 Lewis, Walter Lee, III	<b>Blue Cross/Blue Shield of OR</b> 100 SW Market Street PO Box 1271 Portland OR 97207 503/225-5290 Reed, James Lowell Stearns, Bernice E	<b>Blue Cross of California</b> 1950 Franklin Street Oakland CA 94659 415/645-3000 Bain, Peter C Duncan, Robert M, Jr. (Woodland Hls) Ristau, Michael R Shih, Jin-Dih	<b>Blue Ribbon Inc</b> 525 North Woodward Suite 1050 Bloomfield Hills MI 48013 313/225-9000 Mamuscia, David P
<b>Blue Cross/Blue Shield of KY</b> 9901 Lynn Station Road Louisville KY 40223 502/423-2011 Snively, Allen B	<b>Blue Cross/Blue Shield of the National Capital Area</b> 550 12th Street SW Washington DC 20024 202/479-8000 Heeb, Roland K Huber, Robert J Kavall, Robin Jayne	<b>Blue Cross/Blue Shield of Rochester</b> 150 East Main Street Rochester NY 14647 716/454-1700 Tocynski, Robert A	<b>Blue Cross/Blue Shield of Central Ohio</b> PO Box 16526 Columbus OH 43216 614/464-5836 Smith, Jeffrey L	<b>Blue Shield of California</b> Two North Point Street San Francisco CA 94133 415/445-5000 Chan, Walter Saari, John
<b>Blue Cross/Blue Shield of LA</b> PO Box 15699 Baton Rouge LA 70895 504/922-1700 Drennan, James E	<b>Blue Cross/Blue Shield of NC</b> PO Box 2291 Durham NC 27702 919/489-7431 Blanton, William W, Jr. Morris, Larry D Shipp, J Martin Sims, Ronald F	<b>Blue Cross/Blue Shield of SC</b> I-20 at Alpine Road Columbia SC 29219 803/788-3860 Calat, George Degnan, Dennis Peter Winkelstein, Jerome	<b>Blue Cross of Greater Philadelphia</b> 1333 Chestnut Street Philadelphia PA 19107 215/448-5000 Dzuryachko, Thomas A Noretsky, Beverly Walsh, James V, Jr.	<b>Boston Mutual Life Ins Co</b> 120 Royal Street Canton MA 02021 617/828-7000 Downey, Alan R Finnegan, Lawrence J Ryan, Robert P
<b>Blue Cross/Blue Shield of MA</b> 100 Summer Street Boston MA 02110 617/956-2567 Harrington, Timothy M Lampron, Ernest J Strug, Emil J	<b>Blue Cross/Blue Shield of ND</b> 4510 13th Avenue Fargo ND 58121 701/282-1129 Leno, Steven C Wendeman, Jamie L	<b>Blue Cross/Blue Shield of TX</b> 901 South Central Expy Richardson TX 75080 214/669-6900 Brooks, William E Davis, Robert F Haliburton, John A, III Macleish, Bruce G	<b>Blue Cross of Lehigh Valley</b> 1221 Hamilton Street Allentown PA 18102 215/820-2700 Baum, James H	<b>Bradford National Life Ins Co</b> 771 Corporate Drive Lexington KY 40503 606/223-2386 Chernow, David M Dominick, Thomas J
<b>Blue Cross/Blue Shield of MD</b> 700 East Joppa Road Towson MD 21204 301/494-5441 Biondi, Raymond B Johnson, Royal A Pescrille, Joseph D Schneider, Edgar W, Jr	<b>Blue Cross/Blue Shield of NE</b> PO Box 3248 Main PO Station Omaha NE 68180 402/390-1800 Dinges, Franklin L	<b>Blue Cross/Blue Shield of UT</b> PO Box 30270 Salt Lake Cty UT 84130-0270 801/487-6441 Hoveke, William J Tierney, Dennis B	<b>Blue Cross of Massachusetts</b> 100 Summer Street 9th Floor Boston MA 02110 617/956-2587 Shearer, Carolann	<b>Business Men's Assur Co</b> One Penn Valley Park PO Box 458 Kansas City MO 64141 816/753-8000 Dolliver, Arthur M Engel, Lawrence E Goldring, Harlan Higley, David L Johnson, Rheuben C Kilmer, James E Kinnamon, Jay B Klein, Oscar R Langlitz, Leon L Long, Terry M Makin, James R McDonald, Woodrow H Oleson, Dean L Peacocke, Sidney W Sadler, Gregg R Selig, Gerald W Williams, Steven Eugene Winn, Michael R
<b>Blue Cross/Blue Shield of ME</b> 110 Free Street Portland ME 04101 207/775-3536 Bremer, William A J McLean, George E	<b>Blue Cross/Blue Shield of Northern Ohio</b> 2060 East 9th Street Cleveland OH 44115 216/687-7000 Balbin, Ronald J Convery, James R Hubler, Nancy J	<b>Blue Cross/Blue Shield of VA</b> 2015 Staples Mill Road PO Box 27401 Richmond VA 23279 804/359-7000 Cellucci, Marla A Helwig, David S Russell, F Kevin Scheil, Barbara V Shea, David A, Jr. Stark, John W C	<b>Blue Cross of New Jersey</b> 33 Washington Street Newark NJ 07102 201/456-3379 Kaptein, Roy	<b>Blue Cross of Northwest Ohio</b> 3737 Sylvania Avenue Toledo OH 43656 419/473-7218 Whelan, Catherine H N

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<b>Cal-Farm Life Ins Co</b> 1601 Exposition Boulevard Sacramento CA 95815 916/924-4000 Gabriel, Robert A Miyao, Stanley K Santillo, Carl J	<b>The Capitol Life Ins Co</b> 1600 Sherman Street PO Box 1200 Denver CO 80203 303/861-4065 Blattner, Joseph L, Jr. Engeman, Melvin A Fitzmaurice, Gregory L Hekman, Paul A Knarr, Shirley A Long, V Kay Sell, Susan J	Buckingham, Robert Monte Burling, Irving R Hagen, Donald W Hertel, Gary W Lawin, Paul Meylink, Daniel E, Sr. Sumner, Dale R	Hunter, Mariann F (Hartford) Liuzzi, Joseph R Lonergan, Thomas Xavier (Bloomfield) Marut, Andrew J (Hartford) Masterson, William E, Jr. (Hartford) Neale, Catharine L (Hartford) Pease, Jerrilyn D (Hartford) Roby, Allan B, Jr. (Hartford) Rohrkemper, Paul H Sharkey, William H, Jr. (Hartford) Shepler, Richard J (Hartford) Song, Young B (Hartford) Stewart, Charles W Stewart, James G Taylor, Wilson H Tresco, Frank J Yatskowitz, Joel D	Covitz, Burton Czupek, Thaddeus A Derbak, Frank S Dolins, Jerrold G Engel, Philip L Fisher, Peter A Friedrich, Carl A Garner, Richard W Gillespie, James E Gladych, Raymond A Guttermann, Sam Heckman, Philip E Holman, R Jerome Jones, Randall S Kelley, Mary A Kiefer, Donald C Klein, Allen M Klem, Richard C Klinger, Kenneth A Magic, Michael F Mateja, Glenn A Meeks, John M Nathan, Lew H Neis, Allan R Nodulman, Norman B Parciak, Thomas J Peruzzo, Albert L Piersol, Kim E Pruitt, Patricia Renze, David E Roth, Richard J Ruehle, Thomas G Ruschau, William Schutz, John A Seligman, Edward J Sharma, Ashok K Shomaker, William J Siwek, Raymond A Spindler, Stephen J Stone, David L Trinrud, Charles I Uzzell, Betsy K Wittenberg, Charles Wittlich, Jae L Yang, Nian Chih Yuen, William M
<b>Cal-Western States Life Ins Co</b> 2020 L Street Sacramento CA 95814 916/444-7100 MacDonald, Colin D	<b>Catholic Knights Ins Society</b> 1100 West Wells Street Milwaukee WI 53233 414/273-6266 Strasburg, Daniel H	<b>Certified Life Ins Co</b> 14724 Ventura Boulevard Sherman Oaks CA 91403 818/981-9000 Selser, Donald R	<b>Charter National Life Ins Co</b> 8301 Maryland Avenue St Louis MO 63105 314/725-7575 Durlington, Rex Mitchell Mitchell, G Thomas	<b>CIGNA Property &amp; Casualty Group</b> 1600 Arch Street Philadelphia PA 19102 215/241-4000 Blves, Michael P Dempster, Howard V Frohlich, Kenneth R Murphy, Francis X, Jr. Teufel, Patricia A (Hartford) Wess, Clifford
<b>California Casualty Ins Group</b> 1900 Alameda Delas Pulgas PO Box M San Mateo CA 94402 415/574-4000 Bellusci, David M Muza, James J Schultz, John J, III Volponi, Joseph L	<b>Celtic Life Ins Co</b> 208 South LaSalle Street Suite 1950 Chicago IL 60604 312/332-5401 Bolnick, Howard J Niehus, Barbara	<b>Chubb Group of Ins Cos</b> 15 Mountain View Road PO Box 1615 Warren NJ 07061 201/580-2000 Biller, James E Hartman, David G Kreuzer, James H McManus, Michael F (New York)	<b>Chubb Life Ins Co of America</b> One Granite Place Concord NH 03301 603/224-7741 Burgess, Albert P Cook, John R Forrester, A Ben Meyer, William C, Jr. Patz, Lawrence C Sonheim, Jeffrey Straffin, Donald C Stulce, L Jefferson (Chattanooga)	<b>CIGNA Re Corp</b> Hartford CT 06152 203/726-6000 Boslaugh, Marguerite A Wilson, Randall James
<b>Canada Life Assur Co</b> 6201 Powers Ferry Road NW Atlanta GA 30339 404/953-1959 Boyd, J Ramsay Bryan, David Chan, David Ledwos, Kenneth Thomas Pratt, John William	<b>Centennial Life Ins Co</b> 5200 Metcalf PO Box 470 Overland Park KS 66201 913/676-5700 Maughn, James D Strunk, Carl J	<b>Central Life Assur Co</b> 611 Fifth Avenue PO Box 1555 Des Moines IA 50306 515/283-2371 Brooks, Roger K Creswell, David L (Madison) Lundquist, Franklin L May, Thomas L Millar, Stephen K (Madison) Pollock, Davis A (Madison) Vincent, Diane L Workman, Lewis C Zoldos, Steven P (Madison)	<b>Church Life Ins Corp</b> 800 Second Avenue New York NY 10017 212/661-6700 Tandul, Leonard E	<b>The Citadel Life Ins Co</b> PO Box 31488 Charlotte NC 28231 704/374-0211 Spellman, Peter J
<b>Capital Enterprise Ins Co</b> 323 West Broadway PO Box 34420 Louisville KY 40232 502/560-3677 Robbins, Kevin B	<b>Central Mutual Ins Co</b> 800 South Washington St Van Wert OH 45891 419/238-1010 Inkrott, James G Steinen, Phillip A	<b>CIGNA Corp</b> One Logan Square Philadelphia PA 19103 215/241-4000 Abbot, Quincy S (Hartford) Assantes, Arthur J (Hartford) Burgess, Robert W (Hartford) Clowes, W Michael Deliberato, Robert V Dyck, N Paul Ernst, Richard C (Hartford) Grace, Gregory Harrington, Inger Saller (Farmington) Harrison, David C Hunt, Frederic J, Jr.	<b>Citizens Ins Co of America</b> 645 W Grand River Howell MI 48843 517/546-2160 Chang, Ching-I E	<b>Cologne Life Reinsurance Co</b> 1200 Bedford Street Stamford CT 06905 203/356-4900 Berger, Gottfried O Fortier, Brian Lotter, Johan L Rowe, James T Ylvisaker, James W
<b>Capital Holding Corp</b> PO Box 92830 Louisville KY 40232 502/560-2000 Bowman, William H Buckner, Leonard Burch, Phillip W Cernanec, Philip J T Daulton, David C Evans, Mark D J Goldberg, Alan Gunderson, James E Gwin, Stephen B Jones, Anita L Kersey, Charles E McChane, Debra Snodgrass Phillips, William A Rosky, Theodore S Ruby, Martin H Sherrard, George R Smith, Victor L	<b>Central States Health &amp; Life</b> 96th & Western PO Box 34350 Omaha NE 68134 402/397-1111 Fisher, Lawrence D	<b>Civil Service Employees Ins Co</b> 989 Market Street San Francisco CA 94103-1709 415/495-6800 Schlenz, John W	<b>CNA Ins Cos</b> CNA Plaza Chicago IL 60685 312/822-5000 Bertronski, Anthony Botkin, Leroy V Brahmer, John O Buckman, Roger A Chernick, David R	<b>Colonial Life &amp; Accident Ins</b> PO Box 1365 Columbia SC 29202 803/798-7000 Arial, David B Etheridge, Lonnie A Parrish, Janet E Stevens, Becky F
<b>Capitol Bankers Life Ins Co</b> 205 East Wisconsin Avenue Milwaukee WI 53202 414/277-9998 Santos, Alexis S Szper, Douglas A	<b>Century Life of America</b> Heritage Way Waverly IA 50677 319/352-4090 Broers, Fred L			<b>Colonial Penn Group Inc</b> Five Penn Center Plaza 16th Floor Philadelphia PA 19181-2162 215/988-8000 Skokan, Donald A

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<b>Colonial Penn Ins Co</b> Five Penn Center Plaza 22nd Floor Philadelphia PA 19181 215/988-8000 Duffy, Brian Gerard, Felix R Gibson, John A. III Millman, Neil L Plunkett, Richard	<b>Commercial Bankers Life Ins</b> 1401 Dove Street Suite 550 Newport Beach CA 92660 714/833-8450 Hammons, David J	<b>Concord General Life Ins Co</b> Four Bouton Street Concord NH 03301 603/224-4086 Blossom, Charles	Silvanic, William Stephen Skar, John R Sweeny, Andrea Mooney (Bloomfield) Tausch, Alan J Vose, Robert W Weinman, Jeffrey M Wilkinson, John Wood, David H	<b>Continental American Life Ins</b> PO Box 15750 Wilmington DE 19850 302/454-5000 Eckstur, Gene Fink, Jack McClelland, John R Pitts, Richard D
<b>Colonial Penn Life Ins Co</b> Five Penn Center Plaza 22nd Floor Philadelphia PA 19181 215/988-8000 Auvinen, Thomas R Barackman, Philip J Brennan, Joseph P. Jr Flannery, Robert J Johnson, Roger C Lin, Shiu-Shiung Polilli, Robert J	<b>Commercial Life Ins Co</b> 15 Corporate Place South Piscataway NJ 08854 201/981-4000 Hadley, John W Howland, Mark F Nelson, R Terry Olson, Herbert B Taylor, William Juan	<b>Concordia Mutual Life</b> 3041 Woodcreek Drive Downers Grove IL 60515 312/971-8000 Reuter, Robert E	<b>Connecticut Mutual Life Ins Co</b> 140 Garden Street Hartford CT 06115 203/727-6500 Adelstein, Victor A Boronow, Gordon C Buddington, David W Burke, William J Cook-Hebert, Deborah Dickson, Robert K Duckworth, Wayne H Featherstone, Bryan J Gies, John F Hall, Gail A Hopper, Monte J Hubbard, John A Konicki, John P Kwassman, Stuart Lakenbach, Cary O Lombardi, Louis J Lyn, Shau H Neenan, Alice M Onnen, Donald B Perisho, Ray M Petry, Paul E Pond, Donald H Rasiej, Richard M Reavill, Albert E. Jr. Richardson, Linn K Sabatini, Francis P Sekac, Albert V Shetensky, Lorraine T Strong, William H	<b>Continental Bankers Life Ins</b> 4835 LBJ Freeway Suite 525 Dallas TX 75240 214/934-3332 Hawkins, Joseph D
<b>Columbia General Life Ins Co</b> 23282 Mill Creek Laguna Hills CA 92653 714/859-7920 Otte, Edward J	<b>Commercial Union Ins Co</b> One Beacon Street Boston MA 02108 617/725-6000 Amie, William P Davis, Lawrence S Miller, David L Roach, Robert F	<b>Commercial Union Life Ins Co</b> One Beacon Street Boston MA 02108 617/725-6000 Astrachan, Edward L Lonsdale, Frederick Randall, Frederick A Robertson, Donald J Scott, Sanford W. Jr.	<b>Connecticut American Life Ins Co</b> PO Box 219 North Haven CT 06473 203/239-8786 Facey, John A	<b>Continental Financial Services</b> 6600 West Broad Street Richmond VA 23230 804/281-6543 Wirth, William C
<b>Columbia Universal Life Ins Co</b> PO Box 771989 Houston TX 77215-1989 713/789-5640 Chen, Bill Shun-Zer Divin, Cherni Forman, Brian D Jordan, George R. Jr. Manchester, Karl L	<b>Commonwealth Life &amp; Accident</b> 3500 Lindell Boulevard St Louis MO 63103 314/652-0111 Bleitner, Gary D	<b>Connecticut General Life Ins</b> 900 Cottage Grove Road Hartford CT 06152 203/726-6000 Beneski, Frank A Biddleman, Albert F Brown, Robert A Devereaux, David G Farquhar, William A Fisher, Kathy R Fitzgerald, Joseph M Gabler, E. Richard Grigsby, James A Hansen, Robert A Hardcastle, Yellott F. III Hinkle, Timothy C Klein, Robert Alan Kunzman, Michelle L Lambert, Michael J Lynch, Mark L Mallory, Robert L Malloy, Thomas M Mange, John I McGarry, John F Palmer, Donald Parker, Donna D Prewitt, Kathleen R Robinson, James E Rogers, Maryanne R Samar, Gayle M Schwartz, Mordecai Seefried, Diane Leo, Carl J Potok, Charles M	<b>Connecticut National Life Ins</b> PO Box 1169 Hartford CT 06143-1169 203/651-0931 Lassow, Richard B Neeves, Walter A Puttermann, Steven L	<b>Continental General Ins Co</b> 8901 Indian Hills Drive Omaha NE 68114 402/397-3200 Graul, Lonnie Milton
<b>Columbian Mutual Life Ins Co</b> 1 Columbian Mutual Plaza Binghamton NY 13902 607/724-2472 Cately, John J. Jr. Hanna, Louis B	<b>Community Mutual Ins Co</b> 1351 William H Taft Road Cincinnati OH 45206 513/872-8100 Ahrens, John K Hughes, James A (Worthington) Link, James E (Worthington) Scruse, Floyd W. Jr. (Worthington) Vesely, Debra Jean	<b>Connecticut State Management</b> 325 West Touhy Avenue Park Ridge IL 60068 312/825-0900 Fenster, Bernard Heidorn, Howard W. Jr.	<b>Continental Ins</b> 180 Maiden Lane New York NY 10038 212/440-3000 Ben-Zvi, Phillip N (Piscataway) Cole, John M Fisher, Wayne H (Piscataway) Kemble, James W Lino, Richard A (Piscataway) O'Connell, Paul G (Piscataway) Onufre, Layne M (Piscataway) Pearl, Marc B (Piscataway) Rothman, Allen J (Piscataway)	
<b>Columbus Mutual Life Ins Co</b> 303 East Broad Street Columbus OH 43215 614/221-5875 Duncan, David S Moushey, Nora F Schaeffer, Bruce D	<b>Companion Life Ins Co</b> PO Box 1072 Rye NY 10580-8072 914/921-0350 Goetsch, Clifford Johnston, Ernest B Laing, I Gordon M	<b>Companion Property &amp; Casualty Ins Co</b> I-20 East at Alpine Road Columbia SC 29219 803/736-2667 Leo, Carl J Potok, Charles M	<b>Constitution Life Ins Co</b> 325 West Touhy Avenue Park Ridge IL 60068 312/825-0900 Fenster, Bernard Heidorn, Howard W. Jr.	<b>Continental Reinsurance Underwriting Services</b> 180 Maiden Lane New York NY 10038 212/440-7206 Walker, Roger D
<b>Combined Ins Co of America</b> 222 North Dearborn Chicago IL 60601 312/269-4000 Anderson, Robert C Bassindale, David R Bradley, John M Dostert, Thomas E Helwig, Dawn E Holmberg, Ronald K Koppel, Spencer Lippai, Steven E Morrissy, Dennis M Reid, Suzanne Zajic, Diane M	<b>Consumers Life Ins Co</b> PO Box 26 Camp Hill PA 17011 717/761-4230 Foster, Robert B	<b>Country Life Ins Co</b> 1701 Towanda Avenue PO Box 2000 Bloomington IL 61701 309/557-2111 Goodell, Gerald David Lovekamp, Glen H Moan, John M Morrow, Joseph E Sheets, William L		

**I. INSURANCE ORGANIZATIONS U.S.**

<b>Country Mutual Ins Co</b> PO Box 2100 Bloomington IL 61701 309/557-2111 Bill, Richard A Brooks, Dale L	Eckert, Thomas R Haasl, Donald L Heuer, Wayne F Johnson, Kirk R Koppen, Michael F Lister, David H Martin, Steven M Moon, Roger S Nelson, David R Nelson, Keith E Ostlund, Steven L Pfeiffer, Martin J Reinke, Janet W Rupp, Lawrence J Sauvey, Dennis D Welshons, Janet Lee Wick, Gary A	<b>E F Hutton Life Ins Co</b> 11011 N Torrey Pine Road PO Box 2700 La Jolla CA 92038 619/452-9060 Buck, Fred A Hammerling, Linda H Johnson, Kent R Jolley, Jeff A McKernan, Edward F Miller, Lynn C Richards, Alan Silva, Anne L Stontz, Carolyn J Way, Dean M	<b>Employers Modern Life Co</b> 717 Mulberry Des Moines IA 50309 515/280-2511 Siebrass, Wesley H	<b>Equitable Life Ins of Iowa</b> 604 Locust Street PO Box 1635 Des Moines IA 50306 515/245-6911 Bailey, Richard L Dykstra, Lawrence Hinchliff, Timothy A Lones, William R Sutton, Richard L Young, Thomas J
<b>Covenant Ins Group</b> 95 Woodland Street Hartford CT 06101 203/527-3311 Nichols, Raymond S			<b>Employers Mutual Cos</b> 717 Mulberry PO Box 712 Des Moines IA 50303 515/280-2511 Jean, Ronald W	<b>Equitable of Colorado</b> 111 South Cascade Avenue Colorado Springs CO 80903 303/632-3999 Kinsky, Stephen C
<b>The Credit Life Ins Co</b> One S Limestone Street Springfield OH 45502 513/328-2200 Haberstroh, Jon A		<b>Early American Life Ins Co</b> 2706 Gannon Road St Paul MN 55116 612/698-2411 Malerich, Steven Floyd	<b>Employers Reinsurance Corp</b> 5200 Metcalf PO Box 2991 Overland Park KS 66201 913/676-5200 Levin, Joseph W	<b>Equitable Reserve Association</b> PO Box 448 Neenah WI 54956 414/722-1574 Mims, Hornsby Reckin, George E
<b>Criterion Ins Co</b> 5260 Western Avenue Washington DC 20076 301/986-3000 Cohen, Howard Lee		<b>Educators Mutual Life Ins Co</b> 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	<b>Equitable Life Assur Society</b> 787 Seventh Avenue New York NY 10019 212/554-1234 Allen, Barbara J Allen, Henry G Anderson, Gerald A Betz, Edwin H Ceglia, Edward A Clement, Charles J Dickler, J Martin Ferguson, Thomas Fitzpatrick, Richard H Fried, Martin (Secaucus) Gaiomi, Roger B Garber, Harry D Germond, Arthur Greaton, James P Helfgott, Leonard K Katcher, Anne M Kiernan, William J Kirschenbaum, Anna L Lessing, Brian R Liddle, J Thomas Loeffel, Carl L Loring, Denis W Marino, Charles A Montenegro, Jose C North, Joseph O Ohman, Carl R Olivieri, Michael G Randall, Robert J. Sr Reich, Sheldon Samaniego, Zenaida M (Secaucus) Shlesinger, Samuel B Siegel, Henry W Smith, Barry V Spafford, Dan R Stenson, Richard M Teitelbaum, Naftali Ungar, Leta Worley Vanderhoot, Irwin T Waaser, George T Whimpey, Dennis J Wilde, Peter R Willig, Timothy J Winterfield, Michael	<b>Erie Family Life Ins Co</b> 144 East Sixth Street PO Box 1699 Erie PA 16530 814/452-6831 Dreyer, Robert H
<b>Crown Life Ins Co</b> US Executive Center 201 North Union Street Alexandria VA 22314 416/928-4500 Knapp, Darrell D Roberts, James N Sloan, Thomas L		<b>Delta Dental Plan of Michigan</b> PO Box 30416 Lansing MI 48909 517/349-6000 Billard, William T Kiernan, Edward P	<b>Edward L Noyes &amp; Co</b> 15 South Chester Road Swarthmore PA 19081 215/544-2700 Spock, William T	<b>Erie Ins Exchange</b> 144 East Sixth Street Erie PA 16530 814/452-6831 Edie, Grover M
<b>Crum &amp; Forster Corp</b> 305 Madison Avenue Morristown NJ 07960 201/285-7345 Bondy, Martin Rowland, William J		<b>Deseret Mutual Benefit Assn</b> 10 South Main Street Suite 400 Salt Lake City UT 84101 801/533-0251 Thornton, Scott Charles Ward, David P	<b>Empire Blue Cross/Blue Shield of Greater New York</b> Three Park Ave - 24th Fl New York NY 10016 212/481-6500 Strassberg, Leslie	<b>Executive Fund Life Ins Co</b> 3130 Wilshire Boulevard Santa Monica CA 90406 213/828-6411 Gallagher, Vincent P
<b>Crum &amp; Forster Personal Ins</b> 211 Mt Airy Road Basking Ridge NJ 07920 201/953-4100 Aldorizio, Robert P Bass, Irene K Kollmar, Richard Smith, Frances A		<b>Direct Marketing Corp of America</b> 3700 Wilshire Boulevard Los Angeles CA 90010 818/763-2725 Canfield, Roberta L	<b>Empire Blue Cross/Blue Shield</b> Albany Division PO Box 8650 Albany NY 12208 518/471-5406 Golden, Walter C	<b>Executive Life Ins Co</b> 11444 West Olympic Blvd Los Angeles CA 90064 213/312-1000 Chan, Chong P Chapman, Allan L Lie, Geoffrey Yuenfei (Beverly Hills)
<b>Crum &amp; Forster Underwriters Group</b> 211 Mt Airy Road Basking Ridge NJ 07920 201/953-3000 Flynn, David P Murphy, Richard F Selitti, Marie		<b>The Donner Co</b> 699 East South Temple Suite 300 Salt Lake City UT 84103 801/363-0795 Dummer, Arthur O	<b>Empire Mutual Ins Group</b> 122 Fifth Avenue New York NY 10011 212/206-2000 Sansevero, Michael, Jr.	<b>F &amp; G Re Inc</b> 55 Madison Avenue CN 1958 Morristown NJ 07960 201/898-9393 Skurnick, David Stanard, James N
<b>CUMIS Ins Society Inc</b> 5910 Mineral Point Road Madison WI 53705 608/238-5851 Cis, Mark Durose, Stanley C Loper, Dennis James Rapoport, Andrew J		<b>Durham Life Ins Co</b> PO Box 27807 Raleigh NC 27611 919/782-6110 Humphrey, Vann H. Jr. James, Walter Louis Penick, R Douglas Pittman, David B	<b>Employers Ins of Texas</b> PO Box 2759 Dallas TX 75221 214/760-6100 McDonald, Charles Whatley, Patrick L Williams, Dewey G	<b>Fairfield Life Ins Co</b> Financial Centre PO Box 10060 Stamford CT 06904-2060 203/328-6000 Levine, Joel Ira
<b>CUNA Mutual Ins Society</b> 5910 Mineral Point Road Madison WI 53705 608/238-5851 Blanchard, Richard Clipson, Michael A Coe, Samuel B				

*I. INSURANCE ORGANIZATIONS U.S.*

**Family Life Ins Co**  
Park Place 1200-Sixth Ave  
Seattle WA 98101  
206/292-1000  
Likkell, Craig F  
Schellenberg, George S

**Farm Bureau Life Ins Co**  
5400 University Avenue  
W Des Moines IA 50265  
515/225-5400  
Gibson, Thomas R  
Hoffman, Timothy J  
Newberg, R Eric  
Oddy, William J  
Pence, Arlen F  
Rambo, Joann W

**Farm Bureau Life of Michigan**  
7373 W Saginaw Highway  
PO Box 30200  
Lansing MI 48909  
517/323-7000  
Bolton, Robert Kevin  
Borchert, Rick A

**Farm Bureau Mutual Ins Co**  
5400 University Avenue  
W Des Moines IA 50265  
515/225-5400  
Dornfeld, James L  
Tatge, Robert L

**Farm Family Life Ins Co**  
PO Box 656  
Albany NY 12201  
518/436-9751  
Heider, Michael J  
Smith, Peter L, Jr

**Farmers & Traders Life Ins**  
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

**Farmers New World Life Ins Co**  
3003 77th Avenue SE  
Mercer Island WA 98040  
206/232-8400  
Callahan, Kathryn M  
Gray, M Ian  
Schonlau, James E  
Sun, Tzegong  
Tupper, Joseph  
Leonard, III  
Welch, Thomas H

**Farmland Life Ins Co**  
1963 Bell Avenue  
Des Moines IA 50315  
515/245-8800  
Huffman, Patricia L

**Federal Home Life Ins Co**  
78 West Michigan Mall  
Battle Creek MI 49016  
616/968-5500

Barber, William L  
Borema, James C  
Butler, Robert J  
Graham, Gary G  
MacDonald, A Howard  
Phillips, Thomas A

**Federal Kemper Life Assur Co**  
Kemper Insurance Building  
Long Grove IL 60049  
312/540-2000

Allen, James F  
Bank, Joshua David  
Halstead, Burnett  
Mihalka, Kenneth  
Mark  
Oberhellman, Mark J  
Shante, Dr. Vinod K  
Thompson, James R

**Federal Life Ins Co (Mutual)**  
3750 W Deerfield Road  
Riverwoods IL 60015  
312/520-1900

Austin, Joseph D  
Brummond, William

**Federated Guaranty Life Ins Co**  
2108 East South Boulevard

Montgomery AL 36111  
205/288-3900  
Nelson, Kenneth  
Leonard

**Federated Mutual Ins Co**  
129 East Broadway  
Owatonna MN 55060  
507/455-5200

Hanson, Richard L  
Johnson, Richard W

Judd, Steven W  
Thompson, Philip R

Gleeson, Owen M

**Fidelity & Guaranty Life Ins**

100 Light Street  
Baltimore MD 21202  
301/547-3000

Brandenberg, Donald  
Hale, Elizabeth

Read, Robert C

**Fidelity Bankers Life Ins Co**

PO Box 2368  
Richmond VA 23218  
804/649-8411

Briegel, Heinz A  
Nuckles, Thomas R  
Olsho, David E

**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

Donnelly, Edward F  
Karo, David N  
Kim, Kwang E  
Kuklinski, James A  
Parrish, James N  
Reddy, Stephen D  
Richman, Randy  
Santoloci, John L  
Schafer, William C

**Fidelity Security Life Ins Co**  
3130 Broadway  
Kansas City MO 64111  
816/756-1060

Hopson, James Robert

**Fidelity Union Life Ins Co**

PO Box 500  
Dallas TX 75221  
214/653-2600

Darden, George R, Jr.

Farris, William Fred

Hawke, James S

Holliday, Bob

Lee, Curtis H

Manning, Nancy A

Yanko, John B

**Financial Assur Inc**

300 West 11th Street  
Kansas City MO 64105  
913/474-9330

Muller, Gary L

**Financial Indemnity Co**

2550 Hollywood Way  
Burbank CA 91505  
818/843-2444

Cimini, Edward D, Jr.

**Financial Risk Underwriters**

Financial Centre  
PO Box 10352  
Stamford CT 06904-2352  
203/328-5813

Gleeson, Owen M

**Fireman's Fund American Life**

1600 Los Gamos Road  
San Rafael CA 94911  
415/492-5000

Keh, Hsien-Ming K

Keller, Thomas

Maine, Leslie D

Nelson, Robert A

Skiff, Thomas A

Ying, Willie Y

Zonca, Stephen A

**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)

Hough, Paul E

Lerwick, Stuart N

Lipton, Barry C  
Plum, Roberta J  
Steer, Grant David  
Thorne, Joseph O  
Tom, Darlene Paula

**First Colony Life Ins Co**  
700 Main Street  
Lynchburg VA 24505  
804/845-0911

Anderson, James A  
Atkins, James D  
Bodtker, Michael B  
Britton, Donald W  
Dolan, Ronald V

Lambert, Lee R

Smith, Steven A

**First Continental Life & Accident Ins Co**  
2363 Foothill Drive

Salt Lake City UT 84109  
801/487-5914

Weiler, Michael Reid

**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

Crozier, Bruce J  
Lewis, Stephen H  
Neavins, Thomas K

**First Pyramid Life Ins Co**  
PO Box 2941  
Little Rock AR 72203  
501/224-8900

Hartmedy, John A

**First Variable Life Ins Co**  
McKinley & Lee Streets  
Plaza West Building  
Little Rock AR 72205  
501/661-1500

Baker, Trudy J  
Gordon, Frank N

**Firstmark Ins Group**  
PO Box 7000

Indianapolis IN 46207  
317/924-6829

Beckley, Jeffrey A

**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

**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  
Dickerman, Robert W  
Kirley, Paul O  
Morton, Cheryl E  
Nordyke, Craig Kevin

**Frankona America Life Reassur**  
73 Burnwood Drive  
Bloomfield CT 06002  
203/242-0380  
Pilgrim, James W

**Frankona Reinsur Co US Branch**  
2440 Pershing Road  
Suite 200  
Kansas City MO 64108  
816/471-2200  
Donaldson, John P

**GEICO**  
GEICO Plaza  
Washington DC 20076  
301/986-3000  
Adler, Martin  
Byrne, John J  
DePrenger, Herbert L  
DiJoseph, John Charles  
Gottheim, Eric F  
Hoyleman, Douglas J  
Joyner, Billy N  
Ledbetter, Alan R  
Lenaburg, Jean Pollard  
Luchesi, Scott K  
Marks, Rosemary N  
Walker, Glenn

**General Accident Ins Co of America**  
436 Walnut Street  
Philadelphia PA 19105  
215/625-1042  
Childs, Diana M  
Farnam, Walter E  
Henry, Dennis R  
Hurley, Paul M  
Mittal, Madan L  
Roman, Spencer M  
Thompson, Eugene George

**General American Life Ins Co**  
700 Market Street  
St Louis MO 63101  
314/231-1700  
Bailey, Jerrold F  
Bardon, Thomas S  
Behl, John P  
Boehm, C Roland  
Brodtrick, David A  
Brodtrick, Michael A  
Brown, Rodney Royce  
Coleman, John E  
Cruthis, Harold T  
Greenspon, Sheldon J  
Continued on next page

*I. INSURANCE ORGANIZATIONS U.S.***General American Life  
Ins Co - continued**

Hannaford, Jack M  
Hohertz, Robert D  
Hoog, Gerald H  
Hughes, E Tom  
Iverson, Donald J  
Jacobs, Joshua  
Jones, Janice M  
LeLaurin, Suzanne  
McIntyre, James C  
Nesbitt, William M  
Sawtelle, Peter G  
Schorr, Phillip A  
Scribner, Donald J  
Seymour, John K  
Williams, Dean E  
Wolzenski, Bernard

**General Life Ins Corp of  
WI**

735 North Water Street  
Milwaukee WI 53202  
414/271-5433  
Liptak, Walter T

**General Medical Centers  
Inc**

2121 Towne Centre Place  
Anaheim CA 92806  
714/937-0180  
Gloggner, Frank J

**General Reassurance Corp**

Financial Centre  
PO Box 10060  
Stamford CT 06904-2060  
203/328-6000  
Baldwin, Craig M  
Eginton, Gary Louis  
Governale, John R  
Housholder, P James  
Klinzman, Frank W  
Paquin, Claude Y  
Schuster, Paul A  
Zeilman, William W  
Zohar, Akiva

**General Reinsurance Corp**

Financial Centre  
PO Box 10350  
Stamford CT 06904-2350  
203/328-6000  
Anderson, Bruce C  
Bensimon, Abbe Sohne  
Ferguson, Ronald E  
Fisher, Russell S  
Garand, Christopher P  
Lyons, Daniel Kevin  
Steneck, Lee R

**Geneve Capital Group Inc**

485 Madison Avenue  
New York NY 10022  
212/355-4141  
Greenberg, Allan D

**Georgia International Life**

300 Interstate North Pkwy  
PO Box 7325  
Atlanta GA 30357  
404/955-1555  
Kelke, William C

**Germantown Ins Co**

5501 Germantown Avenue  
Philadelphia PA 19101  
215/438-4800  
Lindstrom, Lawrence A

**Globe Life & Accident Ins  
Co**

Globe Life Center  
Oklahoma City OK 73184  
405/270-1400  
Bingham, Alfred A, Jr.  
Jones, Frank C  
Ross, Michael Lowell  
Schneeberger, Charles M

**Golden Rule Ins Co**

712 11th Street  
Golden Rule Building  
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  
Osei, Kwasi  
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

**GRE Albany-Atlas Group**

1020 US Route #1  
Third Floor  
Princeton NJ 08540  
609/987-2525  
Morgan, Stephen T

**Great American Ins Co**

580 Walnut Street  
Cincinnati OH 45202  
513/369-5000  
Angell, Charles M  
Brockmeier, Donald R  
Busche, George R  
Doellman, John Linn  
Kelly, Martin K  
Palm, Robert G

**Great American Life Ins  
Co**

6330 San Vicente Blvd  
Los Angeles CA 90048  
213/937-8000  
Grainger, Steven R  
Johnson, Roger D  
Mortensen, James  
Michael

**Great American Reserve  
Ins Co**

2020 Live Oak Street  
PO Box 388  
Dallas TX 75221  
214/953-7111  
Keller, Robert J  
Ruhl, Ronald F  
Tak, John A  
Vrla, David D  
Williams, James L

**Great American-South Inc**

3105 Glenwood Avenue  
Raleigh NC 27612  
919/821-3900  
McHugh, Ronald J

**Great Northern Insured  
Annuity Corp**

One Union Square  
Suite 3300  
Seattle WA 98101  
206/625-1755  
Moses, Victor C

**Great Southern Life Ins  
Co**

PO Box 1972  
Houston TX 77251  
713/552-4300  
Moeller, Tim  
Nogaredo, Dezere H  
Peterman, Donna S

**Great-West Life Assur Co**

1675 Broadway Avenue  
Denver CO 80202  
303/889-3000

Dackow, Orest T  
(Englewood)  
Erickson, Paul Douglas  
(Englewood)  
Holmes, Tony E  
Jones, Donald K  
(Englewood)  
MacLennan, Alan D  
(Englewood)  
McCallum, J L  
(Englewood)  
McCallum, William T  
(Englewood)  
McDonald, Graham R  
(Englewood)  
Morz, James D  
(Englewood)  
Rosenbaum, Martin  
Rush, Richard G  
Shantz, David H  
(Englewood)  
Shaw, Robert K  
(Englewood)  
Stefanson, Doug J  
(Englewood)

Terry, David L, Jr.  
(Englewood)  
Frizzell, Ann B  
Little, Roger E

Tilley, Carole M  
Tilley, Peter D  
Todd, Melvin G  
(Englewood)

**GroupAmerica Ins Co**

140 Garden Street  
Hartford CT 06154  
203/727-6890  
Loughlin, Martin J

**Guarantee Mutual Life Co**

8721 Indian Hills Drive  
Omaha NE 68114  
402/390-7300  
Bruning, Larry J  
Comeau, Robert  
Cuba, Sheryl V  
Glathar, James A  
Kuehn, Ronald L  
McArdle, Thomas P  
Ochsner, Paul D

**Guarantee Trust Life Ins  
Co**

1275 Milwaukee Avenue  
Glenview IL 60025  
312/699-0600

Padgett, 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  
Conta, Richard V  
de Palo, Armand M  
Edelstein, Hermann  
Emmer, Alan Mark  
Herman, Sanford B  
Kabele, Thomas G  
L'Abbate, Salvatore A  
Sackel, Robert M  
Starr, Jeremy  
Stricker, Irwin J  
Traub, Raymond P

**Guardian Reinsurance  
Services Corp**

43 Oak Ridge Lane  
West Hartford CT 06107  
203/521-7555  
Burleigh, John M

**Guardsman Life Ins Co**

3737 Westown Parkway  
W Des Moines IA 50265  
515/223-3000  
Nigh, John O  
Trippes, Michael  
Richard

**Gulf Ins Cos**

PO Box 1771  
Dallas TX 75221  
214/257-2920  
Nolan, John D

**Gulf Life Ins Co**

1301 Gulf Life Drive  
Jacksonville FL 32207  
904/390-7000  
Frizzell, Ann B  
Little, Roger E

Mire, Eddie A

**Hamburg International  
Reins Co**

3751 Maguire Boulevard  
Suite 151  
Orlando FL 32803  
305/896-6660  
Simmons, Kent M

**Hancock Dikewood  
Services Inc**

1009 Bradbury Drive SE  
Albuquerque NM 87106  
505/243-9781  
Norton, David E

**Hanover Ins Co**

440 Lincoln Street  
Worcester MA 01605  
617/853-7200

Bujaucus, Gary  
Eramo, Robert P  
Richardson, James F  
Shapland, Mark R  
Toczyłowski, Deborah  
Lyn

**Hanseco Ins Co**

PO Box 111  
John Hancock Place  
Boston MA 02117  
617/236-5325  
Johnson, Andrew Paul

**Harleysville Life Ins Co**

355 Maple Avenue  
Harleysville PA 19438  
215/256-5000  
Frechting, Stephen C

**Harleysville Mutual Ins  
Co**

355 Maple Avenue  
Harleysville PA 19438  
215/256-5000  
Bassman, Bruce C  
Jaso, Robert John

**The Hartford Ins Group**

Hartford Plaza  
Hartford CT 06115  
203/547-5000

Aldrich, William C  
Basson, Steven D  
Biegaj, William P  
Bradley, David R  
Bradshaw, John G  
Comey, Dale R  
Egnasko, Gary J  
Eldridge, Donald J  
Halpern, Nina S  
Johnston, Thomas S  
Klein, David M  
Kleinman, Joel M  
Ludwig, Stephen J  
Perreault, Stephen L  
Putney, Alan K  
Quinlan, John A  
Quirin, Albert J  
Scheid, James E  
Smith, Edward R  
Spalla, Joanne S  
Wasserman, Forrest

*I. INSURANCE ORGANIZATIONS U.S.*

<b>The Hartford Life Ins Cos</b> PO Box 2999 Hartford CT 06104-2999 203/547-5000	Abbott, Larry M Barrett, Joan C Braunstein, Michael M Breindel, Cheryl Childs, Gregory Richard Colburn, Michael B Corcoran, Thomas R Fskow, William M Hall, David A Husic, William N, Jr. Leslie, William H Lord, Frank C Maher, Stephen M Marra, Thomas M McLean, Michael Ray Oades, Peter R Odell, Leonard E Pollnow, Jan L Raymond, Craig R Roscoe, Michael J Saul, Arthur Sondereld, Donald R Trumble, James Everett Wheeler, Michael A	Moore, George E, Jr Nash, Humphrey H Posa, Richard R Sherron, W Fred	Furbacher, Raymond J	<b>Illinois Mutual Life/Casualty</b> 300 Southwest Adams St Peoria IL 61634 309/674-8255	<b>Ins Co of North America</b> 1600 Arch Street Philadelphia PA 19101 215/241-4000
<b>Home Ins Cos</b> 59 Maiden Lane New York NY 10038 212/536-7000	Ehrlich, Warren S Fagan, Janet L Giambro, Robert A Goldfarb, Irwin H Hammer, Sidney M Herman, Steven C Higgins, Barbara Moller, Karl G Newman, Steven H	Hudson Life Reassurance Corp 1290 Palm Avenue PO Box 3169 Sarasota FL 33578 813/365-9480	Caton, John C Sullivan, Carl H	<b>INA/Aetna</b> 1600 Arch Street Philadelphia PA 19101 215/214-3225	<b>Livingston, Roy P</b> <b>Trist, John A W</b> <b>Vitale, Lawrence A</b>
<b>Home Life Financial Assur Corp</b> 2400 West Bay Drive Largo FL 33540 813/586-3733	Hoop, William L	<b>Humana Inc</b> 500 West Main Street PO Box 1438 Louisville KY 40202-1438 502/580-1000	Burbank, Wesley J Powell, Clifford K Stockmeyer, Nancy J	<b>INA Life Ins Co</b> 1600 Arch Street Philadelphia PA 19103 215/241-4000	<b>Ins Corp of America</b> PO Box 56308 Houston TX 77256 Hurley, James D
<b>Home Life Ins Co</b> 253 Broadway New York NY 10007 212/306-2000	Alexander, William Cumming, John B Drinkwater, William H Emmons, Winfred S, III Fischbeck, C Lee (Piscataway) Hinrichs, Peter A (Piscataway) Hogan, Joseph J Landstrom, Beverly G (Piscataway) Lombardi, Robert J (Piscataway) Moore, Robert R (Piscataway) Rohda, Rodney R Seymour, John H Smith, Morton, Jr. (Piscataway) von Geldern, Robert H Wilson, David (Piscataway)	<b>ICH Cos</b> 7887 East Belleview Ave Englewood CO 80111 303/779-1111	Albracht, Fred J Belfer, Arthur J Carmody, Paul	<b>INA Reinsurance Co</b> 1600 Arch Street Philadelphia PA 19101 215/241-4690	<b>Integon Corp</b> 500 West Fifth Street Winston-Salem NC 27152 919/770-2000
<b>Health Care Service Corp</b> 233 North Michigan Avenue Chicago IL 60601 312/938-6000	Bennett, Cynthia L Bradley, Bruce A Coons, John W Fuhrer, Charles S Hickman, S Martin Jaskolski, James A Larimer, Charles F McCaskey, Raymond F Porto, Edward J Ricciardelli, Carl F Smith, Sherwood Z	<b>Idealife Ins Co</b> 30 Oak Street PO Box 300 Stamford CT 06904 203/356-4900	Bak, Harris N Chen, Li-Chieh Johnson, Carol C	<b>Independent Fire Ins Co</b> One Independent Drive Jacksonville FL 32276 904/358-5150	<b>Integon Life Ins Corp</b> 500 West Fifth Street PO Box 3199 Winston-Salem NC 27102 919/770-2000
<b>Heritage Natl Services Corp</b> 1910 East Kimberly Road Davenport IA 52807 319/359-3781	Mathwick, Lloyd F	<b>IDS Life Ins Co</b> IDS Tower Minneapolis MN 55402 612/372-3131	Bechtold, Timothy V Bergene, Kent M Bruce, Paul V Chen, Shim C Hawkinson, Scott A Jensen, James M Johnson, Roger Edward Kling, Richard W Knutson, James J Kocken, William Norbert Kolkman, Paul F Kreider, Donald E Larson, Ryan R Linney, Steven R Mitchell, James A O'Connor, Michael J Palmer, Kevin E Teig, Gerald C Treece, Alan H Tveite, Carol J Waldhauser, Cathy H	<b>Independent Life &amp; Accident</b> One Independent Drive Jacksonville FL 32276 904/358-5151	<b>Anderson, Alf H</b> <b>Cuthip, William C</b> <b>Foster, Robert William</b> <b>Garland, Frederick J,</b> Jr. <b>Moore, Charles D</b> <b>Potter, Robert A</b> <b>Sakel, William P</b> <b>Zinzow, Lee A</b>
<b>Hill Country Life Ins Co</b> PO Box 10047 Austin TX 78766 512/345-3200	Frucella, John J Graber, Larry R Griggs, Cathy Browning	<b>Horace Mann Ins Cos</b> One Horace Mann Plaza Springfield IL 62715 217/789-2500	Harlin, James L Lee, Robert H Leitermann, John H Moral, Alex N Pagua, Victor R Smith, Byron W	<b>Indianapolis Life Ins Co</b> 2960 N Meridian Street Indianapolis IN 46208 317/927-6500	<b>Integrated Resources Life Cos</b> One Bridge Plaza Ft Lee NJ 07024 201/461-0606
<b>Home Beneficial Life Ins Co</b> PO Box 27572 Richmond VA 23261 804/358-8431	Johnson, Ernest L, III	<b>Hospital Service Plan of New Jersey</b> 33 Washington Street Newark NJ 07101 201/456-3174	Boyle, Joan F	<b>Meehan, Thomas Kevin</b>	<b>Integrity Life Ins Co</b> Two Penn Plaza New York NY 10121 212/714-5103
<b>IHC Health Plans Inc</b> 36 South State 22nd Floor Salt Lake City UT 84111 801/530-8282	Price, John A	<b>Individual Assur Co</b> 318 E 16th Street Kansas City MO 64108 816/842-8842	Hause, Christopher H	<b>Magyar, Joel C</b>	<b>Inter-Ocean Ins Co</b> PO Box 145497 Cincinnati OH 45214 513/782-1371
<b>Industrial Indemnity Co</b> 255 California Street San Francisco CA 94111 415/627-5000	Dropkin, Lester B Goddard, Daniel C Gowdy, Robert C	<b>International Co for Life &amp; Health Ins</b> 2030 Walnut Street Suite 274 Philadelphia PA 19103 215/977-9667	Margolis, Donald R	<b>Inter-State Assur Co</b> 1206 Mulberry PO Box 1907 Des Moines IA 50306 515/288-2501	

*I. INSURANCE ORGANIZATIONS U.S.*

<b>Investors Heritage Life Ins Co</b> 200 Capital Avenue PO Box 717 Frankfort KY 40602 502/223-2361 Fay, Richard C	<b>Jefferson Standard Life Ins Co</b> PO Box 21008 Greensboro NC 27420 919/378-2011 Davis, Joe E Edens, William Roderic Hall, Sherrill G Hinsdale, Kenneth P Howard, Willis B. Jr. Leonard, Wilford A Phillips, Hal B., Jr. Rimmer, Ronald W Stanley, Stephen A Vann, Thomas P Warnock, Paul F Winsor, Robert F	Brown, Jan C Brown, Stephen L Browne, Walter F Buchwald, Michele G Clancy, Cynthia M Clancy, Robert P Corwin, Frederic W, Jr. DeCicco, John M Douglas, John F Felcon, Francis X Fen, Allan Ming Ferree, Richard Noel Fischer, Niels H Gagne, Roger J Gagnon, Jeffrey W Gianino, John J Hardy, Thomas E Harper, Alfred B Huntington, Henry S, III Hurlbut, David G Irish, Frank S Johnson, Andrew Pickens Jones, Matt B., Jr. Kaack, Ingo Kamer, Joel V Kinney, John Patrick, III Ali, Syed A Caldwell, Bruce L Crocker, Norman E Li, Robert T Ploss, Harry Williams, Richard Winter, John C, III	Strachan, Judy L Sunderland, David E Thomas, Martin J Thompson, William J Thomson, Maria N Vanning, Lisa K Welch, John H Welsh, David M Wills, R. John Winslow, Henry N Woods, Stephen P	Miner, Neil Pence, Clifford A., Jr. Petz, Earl F
<b>Investors Life Ins Co of North America</b> 1600 Arch Street Philadelphia PA 19101 215/241-4000 Metzner, Edwin P Sharma, Rajendra P	<b>John Adams Life Ins Co of NY</b> 100 Jericho Quadrangle Suite 215 Jericho NY 11753 516/935-8940 Burstein, Richard B	Jones, Matt B., Jr. Kaack, Ingo Kamer, Joel V Kinney, John Patrick, III Ali, Syed A Caldwell, Bruce L Crocker, Norman E Li, Robert T Ploss, Harry Williams, Richard Winter, John C, III	John Hancock Property & Casualty Ins Cos John Hancock Place PO Box 111 Boston MA 02117 617/236-5200 Dawson, John Fossa, E. Frederick Keller, Wayne Stephen Kraysler, Stephen F McSally, Michael J	<b>Kemper Investors Life Ins Co</b> 120 South LaSalle Street Chicago IL 60603 312/781-1121 Powell, Steven D Wong, James S
<b>ITT Life Ins Corp</b> 600 S County Rd 18 Shelard Tower #1600 Minneapolis MN 55426 612/545-2100 French, James T Huffman, Peyton J Masica, James G	<b>John Alden Life Ins Co</b> 3655 NW 87th Avenue Miami FL 33178 305/594-3000 Ali, Syed A Caldwell, Bruce L Crocker, Norman E Li, Robert T Ploss, Harry Williams, Richard Winter, John C, III	Jones, Matt B., Jr. Kaack, Ingo Kamer, Joel V Kinney, John Patrick, III Ali, Syed A Caldwell, Bruce L Crocker, Norman E Li, Robert T Ploss, Harry Williams, Richard Winter, John C, III	John Hancock Reinsurance Co John Hancock Place PO Box 111 Boston MA 02117 617/236-3111 Pierson, Frank D Stanco, Edward J	<b>Kennesaw Life &amp; Accident Ins</b> 1447 Peachtree Street NE Atlanta GA 30309 404/892-8600 Hogue, Peggy M
<b>J C Penney Casualty Ins Co</b> 800 Brookside Boulevard Westerville OH 43081 614/891-8121 Eyers, Robert G	<b>John Deere Ins Co</b> 34th Avenue & 80th Street Moline IL 61265 800/322-0677 Moore, Phillip S Petit, Charles I	John Hancock Variable Life Ins John Hancock Place PO Box 717 Boston MA 02117 617/421-6000 Marshall, Jack A	<b>Kentucky Central Life Ins Co</b> Kincaid Towers Lexington KY 40507 606/253-5111 Elder, Robert M Schulz, Lance E Stoner, Steven K Tozer, William T	
<b>J C Penney Co Inc</b> 1301 Ave of the Americas New York NY 10019 212/957-4321 DeMelio, Joseph	<b>John Deere Ins Group Inc</b> John Deere Road Moline IL 61265 800/322-0677 Hoffmann, Dennis E	<b>Kansas City Life Ins Co</b> 3520 Broadway Kansas City MO 64141 816/753-7000 Bader, Steve Daharsh, Jeanne Meeker Harrington, John Michael Lemery, Francis P Milton, Mark A Mortensen, James M Robinson, Robert P Walsh, Connie L Walsh, James P	<b>Kentucky Farm Bureau Mutual Ins Co</b> 120 South Hubbard Lane Louisville KY 40207 502/897-9481 Crowe, Patrick J	
<b>J C Penney Life Ins Co</b> 2700 West Plano Pkwy Plano TX 75075 214/881-6000 Darling, Bruce R Haraburda, Kent Walter Ju, Faming Kirby, Karen Marie McDermott, Regina V Schwartz, Jane Bradley Shaw, Joe W., Jr. Smith, Bradley M Suter, G. Edward, II	<b>John Deere Life Ins Co</b> 110 North East Street Jacksonville IL 62651 217/245-9531 Hemphill, Aaron Grant, III	<b>Keystone Provident Life Ins Co</b> 99 High Street Boston MA 02110 800/633-4500 Bryant, Allison P Elstein, Allen R Lefevre, Paul H Seller, Lawrence A		
<b>Jackson National Life Ins Co</b> 5901 Executive Drive Lansing MI 48910 517/394-3400 Gulbrandson, Lisa C Martin, John J	<b>John F Sullivan Co</b> 1415 Fifth Avenue 14th Fl People's Natl Bank Bldg Seattle WA 98171 206/223-1200 Meenaghan, James J	<b>Keystone State Life Ins Co</b> 101 North Broad Street Center Plaza Philadelphia PA 19107 215/751-0020 Higgins, Joseph C		
<b>Jefferson National Life Ins Co</b> One Virginia Avenue Indianapolis IN 46204 317/635-7676 Miles, James A Shepherd, Carl L	<b>John Hancock Mutual Life Ins</b> John Hancock Place PO Box 111 Boston MA 02117 617/421-6000 Allen, Howard D Altman, Jeffrey N Baker, John K Benincasa, Bonnie J Braun, George H	<b>Kemper Financial Services Inc</b> 120 South LaSalle Street Chicago IL 60603 312/781-1121 Collecchia, Frank E McKee, John W, III		
<b>Jefferson-Pilot Corp</b> PO Box 21008 Greensboro NC 27420 919/378-2050 Willett, Robert B		<b>Kemper Group</b> Long Grove IL 60049 312/540-2000 Bailey, William A Bartik, Robert F Captain, John F Fredricks, Deborah J Greco, Ronald E Johnson, Dale Kriz, David G Mills, Richard J		
		<b>Knickerbocker Life Ins Co</b> PO Box 1889 El Paso TX 79950 915/533-1880 Willis, Frederick C		
		<b>Knights of Columbus</b> Columbus Plaza New Haven CT 06507 203/772-2130 Flinn, Ellis D Lem, Kenneth		

*I. INSURANCE ORGANIZATIONS U.S.*

<b>Lafayette Life Ins Co</b> 1905 Teal Road PO Box 7007 Lafayette IN 47903 317/477-7411 Edwards, Donald R Cross, Thomas K Tovson, David R	Conners, John B Jensen, James P Morell, Roy K Muleski, Robert Thomas Richardson, Walker S	Carr, Mabel B Carver, Wesley S Flournoy, Selwyn L, Jr Kosmer, Deborah Jones Lough, C Allen Millwood, Timothy Simon Palmer, John J Pritchard, Dennis W Turner, Samuel H	Berkey, Stephen H Bogardus, William L Brodrick, Robert M Clark, Kenneth J Colby, Ronald Brian Cossaart, Elaine Ruth Durland, Melanie K (Millburn) Easterly, William E Edris, Charles L Girard, Richard B Glass, John T Harrison, Cheryl Jean Hickman, Steven M Horein, James R Keller, James B Kischuk, Richard K Kitsos, Theodore J Martin, Edward B Masai, Kazuo McFall, Melvin C McFarland, Hugh J Nelson, Dean Marshall Parkison, Samuel Scott Selig, Craig S Shaheen, Gabriel L Stopher, Ronald L Troutman, Mark Richard Tyler, William K West, Thomas M Zurcher, Michael L	Christianson, David J Forde, Luther O Gandrud, Robert P Hosfield, Gary L Peterson, Dennis K Rogers, Gregory A Running, Rolf H Satrom, Donn B Sourdifff, Jerald E Tollerud, Joyce A Wilbur, Jon Karl
<b>Lamar Life Ins Co</b> 317 E Capital Street PO Box 880 Jackson MS 39205 601/354-5481 Marks, Robert A Townsend, Wm Lynn Wagner, William John Wingo, James Byron	Chou, Hung-Cheng Dean, William R Kelley, Jack A McWhorter, Anthony L Presley, T Michael Wade, Terry R Wessinger, Harry Wayne Yates, Donald G	<b>Life Investors Ins Center</b> 2121 Precinct Line Road PO Box 1038 Hurst TX 76054 817/656-6110 Dykhouse, Jack R	<b>Life Investors Ins Co</b> 4333 Edgewood Road NE Cedar Rapids IA 52499 319/398-8511 Ames, John Francis Birkey, Calvin R Gray, Myles M Greving, Robert C Kolsrud, Douglas C Sonnenleitner, William Soppe, Janet M Trefz, James R White, William M	<b>Lyndon Ins Group</b> 700 Community Federal Ctr 12555 Manchester Road St Louis MO 63131 314/821-6060 Anderson, Roland G Schiffer, Graeme F Underwood, Charles M, II
<b>Lawyers Title Ins Corp</b> 6630 West Broad Street Richmond VA 23230 804/281-6700 Boyer, Donald E	<b>Life Assur Co of Pennsylvania</b> 222 North Michigan Avenue Chicago IL 60601 312/641-0800 Olsen, Fred	<b>Lifeshares Services Co</b> 300 West Osborn Road Phoenix AZ 85011 602/264-9851 Addink, Donald L	<b>Lincoln National Pension Ins</b> 1300 S Clinton Street PO Box 1110 Fort Wayne IN 46801 219/427-2000 Clevenger, Kelly D Dellinger, Jeffrey K Girard, Luke N Mowery, James Clyde Nikels, Robert A	<b>Maccabees Mutual Life Ins Co</b> 25800 Northwestern Hwy PO Box 2165 Southfield MI 48037 313/357-4800 Bertelsen, Allen L Gilmore, Stephen V Graham, Thomas W Greer, Richard R Kellar, Stephen H Kirzner, Judith L Newell, Jack W O'Kulich, Nicholas A Pallone, Julius L Paxton, William G Peters, Benjamin George Sievert, Frederick J Varney, Laura Schumacher Ward, Robert A
<b>Legacy Life Ins Co</b> 135 South LaSalle Street Suite 1420 Chicago IL 60603 312/372-0365 Schreck, Wayne Allen	<b>Life Ins Co of Georgia</b> Life of Georgia Corp Ctr PO Box 105006 Atlanta GA 30348-5006 404/898-1500 Bachman, Ronald E Beebe, Roger O Brooks, James C, Jr. Cochran, Charlene P Cohen, Harold I Day, Roy E Emory, Linda B Harris, Darryl L Martin, Irma Meridian, Elizabeth H Mitchell, David E Stonecipher, David A Wolf, Richard S	<b>Lincoln Benefit Life Ins Co</b> Lincoln Benefit Life Bldg 134 South 13th Street Lincoln NE 68508 402/475-4061 Jonske, Fred Rich, Robert E	<b>Lincoln Income Life Ins Co</b> 6100 Dutchmans Lane Louisville KY 40205 502/459-5650 Fritz, Donald E	<b>Lone Star Life Ins Co</b> 4050 Alpha Road Dallas TX 75234 214/233-2510 Cherry, Calvin D Halpern, Emanuel Jones, Warren R Malkind, Lance Pan, Ling Chih Williams, Robert M Wucherer, Robin M
<b>Liberty Life Assur Co</b> 175 Berkeley Street Boston MA 02117 617/357-9500 Chand, Nanak Mack, Merrill J	<b>Life Ins Co of North America</b> 1600 Arch Street Philadelphia PA 19101 215/241-4000 Brownmiller, Annemarie T Dupuis, Robert Edward Garfield, Owen J Lin, Chin-Tung Smithback, Eric L	<b>Lincoln National Corp</b> 1300 South Clinton Street PO Box 1110 Fort Wayne IN 46801 219/427-2000 Miller, Reed P Robertson, Richard S Rolland, Ian M Silletto, C David	<b>Loyalty Life Ins Co</b> Two Corporate Place South Piscataway NJ 08854 201/981-4000 Sharma, Parmeshvar N Zehner, W A	<b>Maine Fidelity Life Ins Co</b> 55 West Street Keene NH 03431 603/352-4000 Batza, Stephen M Lepage, Paul A Shaw, Richard E
<b>Liberty Life Ins Co</b> PO Box 789 Greenville SC 29602 803/268-8111 Auburn, Miriam B Bice, Rebecca S Upchurch Bramwell, Earl L Edwards, Clint E Egan, Joseph E Lee, Lucian R Lucas, Kevin M Mankin, James A Morrow, William P, Jr. Robertson, Frank J Ruck, Forrest E Sloan, John L Thomas, Warner U, Jr.	<b>Life Ins Co of the Southwest</b> PO Box 47421 Dallas TX 75247 214/638-9178 Lutz, Carl J	<b>Lincoln National Life Ins Co</b> 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	<b>Lumbermens Mutual Casualty Co</b> Long Grove IL 60049 312/540-2000 Becker, Ronald J	<b>Manhattan Life Ins Co</b> 111 West 57th Street New York NY 10019 212/484-9300 Addiego, James P Cellini, Michael J Jordan, Robert H Sardelis, John
<b>Liberty Mutual Ins Co</b> 175 Berkeley Street Boston MA 02117 617/357-9500 Bashline, Donald T Brown, William W Carpenter, Thomas S	<b>Life Ins Co of Virginia</b> 6610 West Broad Street Richmond VA 23230 804/281-6000 Bailey, John M, III Baldwin, William D Booker, Bruce E Campbell, Donna P	<b>Lutheran Brotherhood</b> 625 4th Avenue South Minneapolis MN 55415 612/340-7000 Becker, Randall Lee	<b>Maryland Casualty Cos</b> 3910 Keswick Road PO Box 1228 Baltimore MD 21203 301/366-1000 Eddins, Joseph M	

*I. INSURANCE ORGANIZATIONS U.S.*

<b>Massachusetts Casualty Ins Co</b> 50 Congress Street Boston MA 02109 617/742-4600 Jenkins, Elmore, Jr. Thompson, David M	<b>Massachusetts Savings Bank Life Ins</b> PO Box 4046 Woburn MA 01888 617/938-3500 Hunt, James H	<b>Hauser, Frederick P</b> Hodes, Douglas M Horbatt, William R Kerrigan, William D Krosky, David Krosky, Michael Kuttler, Michal Bauer Launer, Lee Eric Lavigne, Joseph A Leff, Harold Lehpamer, Philip J Levene, David Lewis, Herman Lynch, Robert R Maier, Donald B Manzar, Salim McCarthy, John T Mundi, Bhajan S Nagler, Stewart G O'Grady, Francis T Orenshein, Herbert Owens, Richard E Piano, Jon M Poortvliet, William G Punchin, Juan F Qualia, Louis A Rogawski, Paulina Rubsam, Joseph L Sandler, Geoffrey C Scher, Jerrold R Seltzer, Frederic Sproule, Michael E Stanton, Ming H Teich, Howard I Trotta, George B Vasquez, Ralph A Villa, Bernard J Wallerstein, James W White, Stephen E Zaret, Frank	<b>Iverson, Randall Lee</b> Roust, Thomas A Walker, Mark A	<b>Raymond, David H</b> Rogers, Phyllis N Scarlett, David E Shlitter, Robert J
<b>Massachusetts Indemnity &amp; Life</b> 9200 Watson Road St Louis MO 63126 314/849-5555 Rittinger, Erwin F	<b>Mead Reinsurance Corp</b> Six North Main Street Dayton OH 45402 513/223-1300 Radach, Floyd R	<b>Midwestern United Life Ins Co</b> 7551 West Jefferson Blvd Fort Wayne IN 46804 219/432-1551 Birdsall, Mark William Combs, Richard A Hartwell, Kenneth W Nelson, Marvin R Pillar, David G Przybyla, Dennis B	<b>Montgomery Ward Life Ins Co</b> 200 North Martingale Road Schaumburg IL 60194 312/490-3000 Melek, Stephen Paul O'Reilly, Patrick J Otten, James Peters, Barbara L	
<b>Massachusetts Mutual Life Ins</b> 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 Cain, La Verne W Champe, John E Cheng, Yek Soan Collins, James S Cronin, Paul A DuBois, Michael E Duran, J Peter Ferris, Peter G Fitzgerald, Daniel J Gaze, Joseph A, Jr. Grace, Walter L Grazio, Peter W Hacker, Frank A Hall, J Christopher Hays, Michael D Hertz, Douglas N Hull, 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 Mace, Vincent G, Jr. Muse, Charles F Parrish, Martha M Peacor, C Norman Rankins, J Robert Reopel, Kevin M Rohlf, Harry J Simonds, Bruce Stamant, Jeanne M Stevenson, Jeffrey G Taylor, William J Tholany, Thomas Wendlandt, Gary E Wertheimer, James L Wishnick, Sheldon Wolfe, Joel I	<b>Medical Mutual Liability Ins</b> PO Box 529 Riderwood MD 21139 301/821-6164 Friedman, Howard H	<b>Ministers Life - A Mutual Life Ins Co</b> 3100 West Lake Street Minneapolis MN 55416 612/927-7131 Zingle, Mark R	<b>Montlife Corp</b> 500 Park Boulevard Itasca IL 60143 312/773-3456 Harkin, Denis B	
<b>Monumental General Ins Co</b> 1111 North Charles Street Baltimore MD 21201 301/685-2900 Baloga, Stephen M Kataria, Sham S Lund, H Neil	<b>Minnesota Mutual Life Ins Co</b> 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 Hubbell, Jaymes Hunstad, Robert E Johnson, James E Kain, Dale R McGill, Patrick L Olafson, Robert Wahlberg, Dean A	<b>Monumental Life Ins Co</b> Charles & Chase Street Baltimore MD 21202 301/685-2900 Bhave, Shashikant K Carp, Marilyn Keating, Daniel J Klueh, Kenneth C Kossman, Stephen L		
<b>MONY Financial Services</b> 1740 Broadway at 55th St New York NY 10019 212/708-2000 Attwood, James A Coddington, Alan W Conwill, Stephen H Edenbaum, Barry Eisenberg, Phillip A Fox, Michael P (Purchase) Katz, Gerald L (Purchase) Klein, Ronald L Levine, Kenneth (Purchase) Lindsay, Robert L Marx, Richard B Murdock, Richard G (Purchase) Norton, Thomas E Poleyeff, Jacob Potts, Grier D Rapps, Larry Reale, Robert J Ronda, Robert (Purchase) Roth, Lewis P Schilmeister, Barry M (Purchase) Schultz, Alan R (Syracuse) Peterson, R Larry	<b>Mission Ins Group Inc</b> 2600 Wilshire Boulevard Los Angeles CA 90057 213/381-6811 Boor, Joseph A Reynolds, J Dale	<b>Modern Woodmen of America</b> Mississippi River at 17th Rock Island IL 61201 309/786-6481 Fruchtenicht, Ronald D Locatelli, Robert Matzen, Keith W Schreiber, Larry L		
<b>Metropolitan Property &amp; Liability Ins Co</b> 601 Northwest Second St Evansville IN 47701 812/464-6767 Jewers, James R	<b>Metropolitan Reinsurance Co</b> 125 Maiden Lane New York NY 10038 212/785-8450 Pinto, Emanuel	<b>Monarch Capital Corp</b> One Financial Plaza Springfield MA 01102-9002 413/781-3000 Skelton, Don R		
<b>Metropolitan Life Ins Co</b> One Madison Avenue New York NY 10010 212/578-2211 Abramson, Steven J Alenik, Bernard Amodeo, Anthony Ascher, Robert W Athaniassades, Theodossios Bauer, John J (Hauppauge) Beauchamp, James R Bednar, Robert J Bilello, Frank L Black, Barry M Borghese, Marianne Briggs, Philip Brunini, Alexander D Chakrabarti, Asutosh Claire, Donna Rose Claire, Martin R Dice, William F Duffy, Pamela J Eisner, Morris Ethington, Dale F (San Francisco) Finn, Peter J Greeley, Charles	<b>The Midland Mutual Life Ins Co</b> 250 East Broad Street Columbus OH 43215 614/228-2001 Hycklak, Richard James Jeggle, David A Line, Russell A Raach, Frederick E	<b>Monarch Life Ins Co</b> 1250 State Street Springfield MA 01133 413/785-5811 Ballas, Frank William Frentzos, Stephan A Gamble, Bryant O Hulton, Charles E Kiontke, Gary L Evanson, Russell A Hambek, Jeffrey L		
<b>Midland National Life Ins Co</b> One Midland Plaza Sioux Falls SD 57193 605/335-5700		<b>Continued on next page</b>		

*I. INSURANCE ORGANIZATIONS U.S.*

<b>MONY Financial Services</b> - continued	<b>Mutual of America Life Ins Co</b> 666 Fifth Avenue New York NY 10103 212/399-1600	Palmer, Bruce E Sommer, Benjamin L Spurgeon, Paul M	<b>National Grange Mutual Ins Co</b> 55 West Street Keene NH 03431 603/352-4000	<b>National Protective Life Ins Co</b> 8623 Fiesta Way Fort Wayne IN 46815 Ward, Earl
Schwartz, Jesse M Shalack, Theodore J Slipowitz, Michael Spooner, Forrest Allen Sung, Kihong Tucker, Richard J Wilens, David P (Purchase) Yau, Joseph W S Yee, Evelyn L Zeppetella, Anthony J	Barnham, Thomas C. III Bartlett, Dwight K, III Berger, Neil S Brown, Leonard G Chandler, Saul R Fanelli, Frank A Matray, George Anthony Maull, Robert W Melnick, Michael (Los Angeles) Murphy, Robert Palmer, Gerard G Quesada, Antonio Patrick Silva, G Stephen Trawinski, Robert Zwilling, Paul R	Two Pine Tree Drive Arden Hills MN 55112 612/631-7000	<b>Mutual Service Life Ins Co</b> Johnson, Richard D Krahulec, Richard C Teisberg, John E Tongson, Timothy J	<b>National Guardian Life Ins</b> PO Box 1191 Madison WI 53701 608/257-5611
<b>Motorists Mutual Ins Co</b> 471 East Broad Street Columbus OH 43216 614/225-8294 Wiseman, Michael L	312/887-7000	<b>Mutual Trust Life Ins Co</b> 1200 Jorie Boulevard Oak Brook IL 60521	Gehrig, Jule L Kinzer, Mark Edward Leonard, Bradley D	<b>National Travelers Life Co</b> 820 Keosauqua Way Des Moines IA 50309 515/283-0101
<b>Motors Ins Corp</b> 3044 West Grand Blvd Annex 150 Detroit MI 48202 313/556-1907 Koupf, Gary Irwin	Bernstein, Joel Longerman, Kenneth John Potts, Lionel A	<b>National Heritage Ins Co</b> 6430 Rockledge Drive Bethesda MD 20817 301/564-5421	Billingsley, Mark E Murphy, Edward A Rambo, Melvin	<b>National Union Fire Ins Co</b> 70 Pine Street New York NY 10005 212/770-7000 Taranto, Joseph
<b>MSI Ins</b> PO Box 64035 St Paul MN 55164 612/631-7000 White, Charles Scott	<b>Mutual of Detroit Ins Co</b> 333 Plymouth Road Plymouth MI 48170 313/453-8500 Hughes, Herald H, Jr.	25 Valley Drive Greenwich CT 06830 203/622-1127	<b>NAC Re Corp</b> Bornhuetter, Ronald L	<b>National Western Life Ins Co</b> 850 East Anderson Lane Austin TX 78776 512/836-1010
<b>Munich American Reassurance Co</b> 56 Perimeter Ctr East NE Atlanta GA 30346 404/394-5665 Braund, Robert G Donatiello, Joseph R Holland, David M Moec, Charles E, Jr. Slater, Michael R Sweeney, James L Teichert, H Werner	<b>Mutual of Omaha Ins Co</b> Mutual of Omaha Plaza Omaha NE 68175 402/342-7600	Two Park Avenue New York NY 10016 212/684-6565	<b>National Benefit Life Ins Co</b> Epstein, Nathan H Isenberg, Bernard Silkes, Lawrence	<b>National Liberty Corp</b> Valley Forge PA 19493 215/648-5000
<b>Mutual Benefit Life Ins Co</b> 520 Broad Street Newark NJ 07101 201/481-8000 Berkowitz, Michael H Brooks, Frank A, Jr. Cherlin, George Y Feuer, Harvey W Hecht, David C Kelley, Vance W (Kansas City) Maver, Robert W (Kansas City) Meola, Ralph Millerling, William L Palmer, Peter S Pulley, Richard W Schwesow, Mark D (Kansas City) Steinhausen, John Stewart, Daniel G Zaharuk, Stephen	Breyer, Kevin D Chang, Chiu-Cheng Conn, Russell R Cox, Kermitt L Herr, Timothy J 	4242 Lindell Blvd St Louis MO 63108 314/652-1414	<b>National Casualty Co</b> Amrine, Frank M Tung, Philip J	<b>Nationale-Nederlanden US Corp</b> 1050 Connecticut Ave NW Washington DC 20036 202/463-7964
<b>Mutual Protective Ins Co</b> 1515 South 75th Street Omaha NE 68124 402/391-6900 Perry, Eric W	<b>National Farmers Union Life</b> 12025 East 45th Avenue Denver CO 80251 303/371-1760	Fritz, Daniel H Goral, Edgar J McCollum, Gary J Mudge, William S Stark, Glen Edward	<b>National Fidelity Life Ins Co</b> Callinan, William J Geisler, Richard J Hambro, Michael J Harding, John H Higgins, Edward A Lane, Charlotte L Langer, Barry F MacLennan, Robert D Preble, W James Smith, Craig A Stedman, John A Trudel, Claude J von Wallmenich, Theodore Ware, P Andrew Welch, Donald B	<b>Nationwide Corp</b> One Nationwide Plaza Columbus OH 43216 614/227-7111
<b>Mutual Savings Life Ins</b> PO Box 2222 Decatur AL 35602 205/552-7011 Enriquez, Ruben F	<b>National Foundation Life Ins</b> 777 Main Street Fort Worth TX 76102 817/878-3300	<b>National Old Line Ins Co</b> 501 Wood Lane Little Rock AR 72201 501/372-5000	<b>Nationwide Ins Co</b> One Nationwide Plaza Columbus OH 43216 614/227-7111	
<b>Mutual Life Ins Co of Washington</b> 1900 L Street NW Washington DC 20036 202/296-2650 Kitchen, Emmett B	Keller, Donald E	Enoch, Jerry F King, Russell L Munse, Scott R	Easley, Matthew S Furan, Alan R Galloway, Harvey S, Jr. Jerabek, Gerald J Munro, Richard E Parker, Curtis M	<b>Nationwide Life Ins Co</b> One Nationwide Plaza Columbus OH 43216 614/227-7111

Continued on next page

*I. INSURANCE ORGANIZATIONS U.S.***Nationwide Life Ins Co - continued**

Benson, Michael Joseph  
Bonvallet, Kenneth Brock, James E.  
Ellis, Greg E.  
Gath, Philip C.  
Howarth, John I.  
Hunt, Ronald E.  
King, Edwin H.  
Kuba, Robert J.  
Marakas, John L.  
McDaniel, Jeffrey D.  
Pitoniak, Marc F.  
Raiford, James Philip Ruth, Oscar E.  
Spilker, Mark E.  
Walker, David M.  
Weaver, Charles D.  
Wendt, Richard K.

**Nationwide Mutual Ins Co**

One Nationwide Plaza Columbus OH 43216  
614/227-7111  
Barnes, Galen R.  
Bouska, Amy S.  
Johnson, Larry D.  
Knilans, Kyleen

**New England Life Employer Plan Services**

8 New England Exec Park Burlington MA 01803  
617/266-3700  
Woodson, Freeman A., Jr.

**New England Mutual Life Ins Co**

501 Boylston Street Boston MA 02117  
617/578-2000

Abrahams, Amy J.  
Artura, Raymond C. (Burlington)  
Becker, Johanna B.  
Becker, Ronald I.  
Boothroyd, H. J.  
Chandler, Rodney J.  
Chiumenti, Stephen Clough, Thomas A. (Burlington)  
Compton, Allan K.  
Cutler, Larry A.  
Earle, David A.  
Falkoff, Barry J. (Burlington)  
Fibiger, John A.  
Foster, A Michael Gathers, Jeffrey L.  
Goldstein, Jill S.  
Hall, Ruthann (Burlington)  
Harootonian, Charles J.  
Huntington, Curtis E.  
Ingraham, Harold G., Jr.  
Jarnes, Michael S. (Burlington)  
Lane, Peter R.  
Leach, Robert K. (Burlington)  
Leland, Alan C., Jr. (Burlington)

**Lewandowski, Chester Maloney, John T.  
Martin, Earl Francis McDevitt, James F.  
McInturff, Scott D.  
Miller, Gary (Burlington)  
Morrison, Cynthia Conrad  
Muleski, Kathleen R.  
Murray, John W. (Burlington)  
Pierce, Susan E.  
Richmond, Gerald (Burlington)  
Rosen, Mark L. (Burlington)  
Rosenblatt, Alice  
Rosenman, Martin R. (Burlington)  
Sargent, Gary N.  
Scanlon, Raymond Schneider, Robert E.  
Thompson, Joseph F.  
Victor, David J.  
Webb, Robert W. (Burlington)  
Weisz, Louis M.  
Yardley, Charles A.****New Hampshire Ins Group**

1750 Elm Street Manchester NH 03107  
603/669-6300  
Carlton, Kenneth E., III  
Chou, Li Chuan L.  
Foley, Charles D.  
Foote, James M.

**New York Life Ins Co**

51 Madison Avenue New York NY 10010  
212/576-7000  
Alpert, Frank J.  
Beattie, Nora M.  
Bernstein, Larry Blakeslee, Howard W.  
Boma, Marina U.  
Cavallo, Dominick Cherry, Harold Ciapas, Henry A.  
Connors, James J.  
Ehlbeck, Guy Louis Ellwanger, James M.  
Feinberg, Melvin J.  
Frey, Gerold Gallo, Michael G.  
Goldfinger, Solomon Gross, Joseph A.  
Hanson, Kathleen Huber, Thomas R.  
Hynes, Robert J.  
Kraushaar, Charles W., Jr.  
Lake, Richard A.  
Laverdiere, Michel London, Howard J.  
McNicholas, James P.  
Miller, Walter N.  
Moran, Joseph W.  
Munro, Gordon J.  
Olsen, Cande Oxley, John E.  
Paddon, John W.  
Peyser, Paul M.

**Reilly, Michael G.  
Richter, Anthony B.  
Rife, N Hollis  
Rubin, Eric S.  
Scher, Edward  
Schof, John A.  
Shur, Walter  
Steiner, Elliott Mark  
Steinig, Stephen N.  
Tomlinson, John W.  
Weinberg, Sandra  
Weissman, Martin J.  
Welch, Robin B.  
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  
Nix, Robert A.

**North American Co for Property & Casualty Ins**

25 Valley Drive Greenwich CT 06830-5295  
203/622-1127  
Murad, John

**North American Co-Life/Health**

222 South Riverside Plaza Chicago IL 60606  
312/346-2200  
Britton, Charles R.  
Erickson, Terrance T.  
Faig, Kenneth  
Gartke, Sheila R.  
Smalley, Paul N.  
Weller, William C.

**North American Ins Admin Inc**

707 Market Street Knoxville TN 37902  
615/523-5859  
Tillotson, James L.

**North American Life & Casualty**

1750 Hennepin Avenue Minneapolis MN 55403  
612/347-6500  
Carlson, Bruce A.  
Landry, Douglas M.  
Ryan, Ronald E.  
Sexton, Steven E.  
Shaw, Carolyn B.  
Wobbeking, Ronald L.

**North American Life Assur Co**

57 River Street Suite 104  
Wellesley Hts MA 02181  
617/431-7360  
Vrysen, John G.

**North American Reassurance Co**

100 East 46th Street New York NY 10017  
212/907-8000  
Connelly, Brendan R.  
Gallagher, Robert R.

Gittings, Kenneth L.  
Goebel, Bernard  
Goldstein, Alice B.  
Hart, Gilbert W.  
Justin, Judith  
Levy, Gerald A.  
Nussbaum, David  
Pado, Michael W.  
Scherr, David E.  
Staats, Dean R.  
Velazquez, Philip A.  
Walter, Alfred A.

**North American Reins Corp**

100 East 46th Street New York NY 10017  
212/907-8700  
Hutter, Heidi E.  
Johnson, Robert P. (Westport)

Novik, Jay A.  
Patrik, Gary  
Stadler, Elisabeth

**North Atlantic Life Ins Co**

Robbins Lane Jericho NY 11753  
516/934-8700  
Bonneville, William D.  
Gaias, Donald B.  
LoGuercio, Stuart E.

**North Carolina Mutual Life Ins**

Mutual Plaza Durham NC 27701  
919/682-9201  
Gupta, Om K.

**North Central Life Ins Co**

North Central Life Tower 445 Minnesota Street St Paul MN 55101  
612/227-8000  
Beck, John T.  
Frisch, Gary A.  
Polak, James G.  
Schneider, Gregg

**North Coast Life Ins Co**

PO Box 1445 Spokane WA 99210  
509/838-4235  
Marker, Richard L.

**North Star Reinsurance Corp**

Ten Stamford Forum PO Box 10009 Stamford CT 06904  
203/965-8200  
Connor, Vincent P.

**Northern Life Ins Co**

PO Box 12530 Seattle WA 98111  
206/292-1111  
Banksom, 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.  
Chiappetti, Thomas M.  
Compere, James L.  
Crise, Jane A.  
Curran, Larry A.  
Dyer, Thomas E.  
Fisher, Richard F.  
Frankel, Mary G.  
Frankel, Stephen H.  
Gatterman, William Hall, Richard L.  
Hobbs, Alan  
Jaquint, Michael D.  
Jensen, Russell R.  
Keller, John W.  
Kinsey, Paul F.  
Koenig, William C.  
Lewis, Clair A.  
Magalska, Jon K.  
Meilander, Robert G.  
Murphy, James J.  
Nelson, Ronald C.  
Peterson, Gary N.  
Reiskytl, James F.  
Rice, Frank H.  
Savard, Wallace V., Jr.  
Shaffner, Charles Irvin Shinkwin, William Stafford, Charles B.  
Stevens, William Richard  
Straate, Christine A. M.  
Strommen, Stephen J.  
Weiser, Kenneth D.  
Weiss, Karen J.  
Youngquist, James A.

**Northwestern National Life Ins**

20 S Washington Avenue Minneapolis MN 55440  
612/372-5432  
Aasland, Christopher DeLong, Scott H., III  
Eckman, Michael V.  
Farrell, Thomas F.  
Feldman, James E.  
Gnebel, Ralph H.  
Hoffman, Earl L.  
Horst, Barbara B.  
Johnson, John A.  
Johnson, Lance M.  
McCarville, Mark E.  
McNeill, Richard  
Miller, James R.  
Nelson, Lawrence S.  
Nicholson, Jon  
Solverud, Mark L.  
Turner, John G.  
Wallin, Mary K.  
West, Steven P.  
Wiard-Bauer, Roger K.

## I. INSURANCE ORGANIZATIONS U.S.

<b>NRG America Life Reassurance</b> Three Girard Plaza Philadelphia PA 19102 215/564-2600 Golab, Mark Schmit, Herman H	<b>Omaha Financial Life Ins Co</b> PO Box 35820 Minneapolis MN 55435 612/831-7300 Dokken, Thomas J	<b>Pacific Standard Life Ins Co</b> 3820 Chiles Road Davis CA 95616 916/756-3030 Gibson, Charles T Kessel, Hugh G Taylor, John W H	<b>Peninsular Life Ins Co</b> PO Box 2667 Jacksonville FL 32231 904/358-6000 Boswell, Susan Lynn	<b>Philadelphia American Life Ins</b> 1233 West Loop South Houston TX 77027 713/871-4600 Friesen, John M Hoyt, Mary K Kerr, John B
<b>NWNL General Ins Co</b> 100 Washington Square PO Box 1725 Minneapolis MN 55440 612/342-3420 Amundson, Richard B	<b>Orion Capital Corp</b> Nine Farm Springs Drive Farmington CT 06032 203/674-6600 Hobbs, Edward J	<b>Pan-American Life Ins Co</b> Pan-American Life Center New Orleans LA 70130 504/566-1300 Adams, Gregory D Attaway, Thomas H Autin, A Anthony, Jr. Craig, Robert E, III Davidson, Neil Gale, Gene B Henry, Russell Law, Kevin M LeBlanc, Sidney A Morgan, Michael W Ray, Edward J, III Roberts, John K	<b>Penn Manufacturers Assn Ins</b> 925 Chestnut Street Philadelphia PA 19107 215/629-5000 Chorpita, Fred M	<b>Philadelphia Ins Research Group</b> 1529 Walnut Street Philadelphia PA 19102 215/665-0276 Giancola, William T
<b>Occidental Life Ins Co of NC</b> PO Box 10234 Raleigh NC 27605 919/834-0751 Bergin, James L Eggleson, Joseph B Steele, Ernest C Stewart, O Conrad Stone, Clifton Arthur Wall, Sarah F	<b>Orion Group Inc</b> Nine Farm Springs Drive Farmington CT 06074 203/674-6600 Pastor, Gerald H Welch, John P (Hartford) Wickwire, James D	<b>Pan Western Life Ins Co</b> PO Box 949 Columbus OH 43216 614/486-7117 Lindsay, Bruce G	<b>Penn Mutual Life Ins Co</b> Independence Square Philadelphia PA 19172 215/625-5000 Avery, James J, Jr. Beresford, Thomas E Buhring, John A Davis, Robert P Dowdell, Kathryn T Ingram, David N Nace, Thomas Oyen, Gerald J Plush, Richard F Ramsey, Henry B, Jr. Rapport, Michael Y Salinger, Robert G Smith, T Donald Springer, Linda M Takemoto, Ronald T Tan, Joseph H Wagner, Duane Weeks, Michael Patrick Zapisck, Edward J	<b>Philadelphia Life Ins Co</b> One Independence Mall Philadelphia PA 19106 215/629-9800 Cutler, Alan Dutton, Richard C Hodges, H G LeClair, Peter T Lucker, Arthur Mark Rosen, Gary B Terne, Michael
<b>Ohio National Life Ins Co</b> PO Box 237 Cincinnati OH 45201 513/861-3600 Beckert, Thomas A Breeze, William H Cook, David William Dolan, Ronald J Heibert, Ronald G Johnson, Charles E MacVeigh, Patrick J Miller, James I Parks, Dorn A True, Wendell C Vath, Robert A	<b>Pacific Guardian Life Ins Co</b> 1600 Kapiolani Boulevard Honolulu HI 96814 808/955-2236 Buell, Paul Elliott	<b>The Paul Revere Life Ins Co</b> 18 Chestnut Street Worcester MA 01608 614/799-4441 Baldwin, Arthur L, III Clark, John P Cooney, Paul E Foerster, Ernest R Holmes, Robert P Kidwell, W Duane Koopersmith, Michael B Libbey, David W Mucci, Richard L Riggieri, Albert A, Jr Rosenberg, Amy Goff Soderquist, G David Talaga, Robert M	<b>Penn National Ins Co</b> 1900 Derry Street Harrisburg PA 17105 717/234-4941 Shrum, Roy G	<b>Phoenix General Ins Co</b> One American Row Hartford CT 06115 203/275-5000 Blodget, Hugh R
<b>Ohio State Life Ins Co</b> 2500 Farmers Drive Columbus OH 43085 614/764-4000 Desai, Pratiksha A Flury, Jack M Garvey, Ernest Lyle Gosnell, Jeffrey E Grohs, Jeffrey P Pruitt, LeRoy Zink, S Vincent	<b>Pacific Mutual Life Ins Co</b> 700 Newport Center Drive Box 9000 Newport Beach CA 92660 714/640-3011 Barnes, Dennis A (Fountain Vly) Bishop, William D Burch, David Lee (Fountain Vly) Chow, Catherine Corbett, Dennis Michael Corbett, Kathleen M Cunningham, William Faucett, Judy 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 Lehman, W Douglas (Fountain Vly) Longyear, George Y Milberg, John E Modeer, John C Modugno, Victor Murray, John D Panighetti, Arthur V Penrose, Clement B Rice, James R Sutton, Thomas C	<b>Pawtucket Mutual Ins Co</b> 25 Maples Street Pawtucket RI 02862 401/725-5600 Gwynn, Holmes M	<b>Penn Natl Mutual Casualty Ins</b> 1900 Derry Street Harrisburg PA 17105 717/234-4941 Forney, John R, Jr.	<b>Phoenix Mutual Life Ins Co</b> One American Row Hartford CT 06115 203/278-1212 Allen, Barry T (Enfield) Allen, David W Biamonte, Ronald M (Enfield) Cardamone, Dorothea D (Enfield) Carpenter, Jill K Chipkin, Robert (Enfield) Dalton, Edward F Edwards, Fred L Fischer, Paul M Gineo, Ann D Gray, James G, Jr. Gummere, John Hamilton, M Spencer Herman, Joan Elizabeth (Enfield) Huey, Martin S Juncker, Walter Leisinger, Warren Loether, Amy L Lord, Samuel H Marsh, Susan Daly (Enfield) Matson, Peter G (Enfield) Merryman, Emory H Paydos, Charles J Pepe, W Dennis Perkins, Carol L Peters, Carl Rusch, William J Sawyer, Frederick W, III
<b>Old American Ins Co</b> 4900 Oak Street Kansas City MO 64112 816/753-4900 Swanson, Robert H	<b>PC Group CIGNA</b> 1600 Arch Street Philadelphia PA 19103 215/241-3698 Lo, Richard W	<b>Pennsylvania Blue Shield</b> Senate Plaza Camp Hill PA 17011 717/763-3151 Cohen, Robert E Horst, Robert J	<b>Pennsylvania Life Ins Co</b> 3130 Wilshire Boulevard Santa Monica CA 90406 213/828-6411 Busby, Robert W Carter, James E Dohi, Lynne E Glickman, James M Nelson, Roland E Olson, Roy C Perlick, Arnold C Schnaeer, William J Scott, James E, Jr. Wang, Richard T	Continued on next page
<b>Old American Ins Co</b> 4900 Oak Street PO Box 573 Kansas City MO 64141 816/753-4900 Phillips, W David	<b>Peerless Ins Co</b> 62 Maple Avenue Keene NH 03431 603/352-3221 Pagnozzi, Richard D	<b>Pekin Life Ins Co</b> 2505 Court Street Pekin IL 61558 309/346-1161 Bryan, William T		
<b>Old Line Life Ins Co of Amer</b> 707 North 11th Street PO Box 401 Milwaukee WI 53201 414/271-2820 Raffety, Donald C				

*I. INSURANCE ORGANIZATIONS U.S.***Phoenix Mutual Life Ins Co - continued**

Sega, Richard L  
Slowick, Margaret Ann (Enfield)  
Towry, Terence N  
Webber, Abbott M., Jr.  
Willis, Robert N  
Woodard, Eugene M  
Wu, Peter P

**Pierce National Life Ins Co**

3807 Wilshire Boulevard  
Los Angeles CA 90010  
213/381-7393

Flier, Alvin

**Pilot Life Ins Co**

PO Box 20727  
Greensboro NC 27420  
919/299-4720

den Boer, Heinrich A  
Eason, Clifton W  
Frye, H Ted  
Fuller, Brian J  
Hiles, Andrew H  
Johnson, Susan Lowe  
Marsh, Walter C  
Martinelli, Robert O  
Sluder, Larry R  
Taylor, Thomas Neal

**Pioneer Mutual Life Ins Co**

203 North Tenth Street  
PO Box 2546  
Fargo ND 58108  
701/293-3300

Bale, Mark H

**Pioneer National Life Ins Co**

Corporate Woods Tower  
180  
9401 Indian Creek Parkway  
Overland Park KS 66210  
913/451-1700

Manson, Clair S

**Plateau Ins Co**

402 Rockwood Street  
Crossville TN 38555  
615/484-8411

Wilhams, Thomas L

**PMI Mortgage Ins Co**

601 Montgomery  
San Francisco CA 94111  
415/788-7878

Kucera, Jeffrey L

**Prairie States Life Ins Co**

440 Mt Rushmore Road  
Rapid City SD 57701  
605/348-1262

Kopp, Ralph B

**Preferred Risk Mutual Ins Co**

1111 Ashworth Road  
W Des Moines IA 50265  
515/225-5238

Withers, David A

**Presbyterian Ministers' Fund**

1809 Walnut Street  
Philadelphia PA 19103  
215/568-5935

Hubhart, Wayland M  
Lewis, James Lee, Jr.  
Paul, Jack Philip

**Presidental Life Ins Co**

69 Lydecker Street  
Nyack NY 10960  
914/358-2300

Cody, Francis X  
Marco, Stephen L

**Private Alternative Inc**

8805 Hawthorne Lane  
Philadelphia PA 19118  
215/233-2096

Carpenter, Robert D

**Professional Life & Casualty**

720 North Michigan  
Chicago IL 60611  
312/642-2456

King, Norman R B

**Progressive American Ins Co**

3802 Coconut Palm Drive  
Tampa FL 33619  
216/461-5000

Yau, Michael W

**The Progressive Corp**

6300 Wilson Mills Road  
PO Box 5070  
Cleveland OH 44101  
216/461-5000

Ford, Edward W

**Protected Home Mutual Life Ins**

30 East State Street  
Sharon PA 16146  
412/981-1520

Miller, Leonard S

**Protective Life Corp**

2801 Highway 280 South  
Birmingham AL 35223  
205/879-9230

Allen, Linda S

Bailey, J Russell, Jr.

Burell, Rebecca Grier

Cook, David Nolm

Lowery, P Randall

Pennington, Thomas

K, St.

Stuenkel, Wayne E

Sukha, Serm

Thomason, David

Reed

Woodall, Stanley

Nelson

**Provident Alliance Life Ins**

620 Newport Center Drive  
Newport Beach CA 92660  
714/644-8260

Chin, William P

Kupferman, E Perry

Stouffer, Linda M

**Provident Indemnity Life Ins**

2500 DeKalb Pike  
Norristown PA  
19404-0511

215/279-2500

Sheak, Donald Allen

**Provident Life & Accident Ins**

Fountain Square  
Chattanooga TN 37402  
615/755-1011

Aycock, William Thomas

Baucom, B W

Bieter, Charles N

Bonnard, Fernand

Brown, Jill A

Bucher, G Scott

Carter, Stephen T

Chiu, Wu-Hsiung

Cox, David S

Davis, Cydney S

Desai, Maya Vijay

Dunn, Ted L

Fox, Myra B

Germann, John R

Hall, D Wayne

Hanlin, H Carey

Helton, James T

Homans, Ronald L

Klaasse, Frank L

Klapman, Brian L

LaMar, Jack L

Lau, Kenneth K

Luther, J Wade

Magnuson, Earl S

Morris, James R

Neal, Betty Anne

Park, Richard A

Roland, William P

Shrader, William R

Smith, Michael L

Trent, Samuel E

Whaley, Joyce B

**Provident Life Ins Co**

316 North Fifth Street  
Bismarck ND 58501  
701/223-2120

Fix, Michael L

Young, Ralph E

**Provident Mutual Life Ins Co**

1600 Market Street  
Philadelphia PA 19103  
215/636-5000

Barker, Kenneth C

Cobin, Elliott I

Dicke, Arnold A

Head, Alden L

Hinkle, Alan F

LeBow, Kenneth D

MacDonald, Donald G

Matczak, Robert J

Moyer, William H, III

Pabuwal, Satya N

Podrebarac, Frank W

Ramsey, Henry B, III

Riley, Leo J, Jr.

Rising, Donald G

Rutter, John Joseph

Schott, Paul G

Slusarz, Anthony W

Smith, William Daniel

Song, Jen-Shenn

Sutton, William F, III

Ward, Robert G

Warner, David T

White, Stephen L

Yardley, Mary Ellen

**Prudential Ins Co**

Prudential Plaza  
Newark NJ 07101  
201/877-6000

Barney, Harold L  
Boucher, Paul E (Ft Washington)

Brock, James D

Buck, James E, Jr.  
Chun, Diane Heim

Chun, Keith J (Roseland)

Gillie, Gabriel G  
Cole, Janis Karen (Roseland)

Crago, Richard D (Roseland)

D'Andrea, Daniel A (Roseland)

Douds, Bryn T (Roseland)

Drake, Richard H  
Ericson, Arthur W (Roseland)

Finnegan, Philip F  
Ford, Alan D (Parsippany)

Franks, George V  
Galt, Helen (Roseland)

Gillespie, Bryan Curtis (Montgomeryv)

Gold, Barbara R  
Goldman, Roy (Roseland)

Greenlee, Harold R (Roseland)

Grigg, Phillip J  
Hanrahan, John Edward (Roseland)

Hachemeister, Charles A

**Prudential Asset Management Co**

71 Hanover Road  
Florham Park NJ 07932  
201/966-3000

Barney, Richard J  
Bergen, Joseph S

Bonanno, Joseph R (Woodland Hls)

Brownlee, Harold J  
Chmely, Robert M (Newark)

David, Frank H  
Erman, Anita M

Frackenpohl, Herbert M  
Harris, David M

Harris, Timothy J (Woodland Hls)

Hartley, Eleanor S

Lawlor, Rita Manning  
Liu, Jack K (Van Nuys)

Malkiewich, Lindsay J  
Marshall, Wayne P

McClester, Robert S  
Ogden, Sue W

Pfefferle, Frederick P  
Renz, David L

Schwartz, Barbara J (Newark)

Skocypec, Gary M  
Slowata, S John

Smith, Kevin Michael  
Street, Christopher C

Thompson, Robert C

Vane, Bruce F

Weimer, Linda M (Newark)

Wong, Kathleen R

Continued on next page

*I. INSURANCE ORGANIZATIONS U.S.***Prudential Ins Co - continued**

Sarnoff, Paul E  
(Roseland)  
Shultes, Lawrence K  
(Ft Washington)  
Simonelli, Nicholas M  
Smith, Edward I  
Soul, Mary Ellen  
Stein, Jerome M  
Swenson, James R  
(Florham Park)  
Walsh, William J  
Watson, William E  
Wetcher, Jacqueline H  
(Roseland)  
Winters, Robert C  
Wong, Richard K

**Prudential Mortgage Capital Co**

Prudential Plaza  
Newark NJ 07101  
201/877-6000  
Knapp, Harry E, Jr.

**Prudential Property & Casualty**

23 Main Street  
PO Box 419  
Holmdel NJ 07733  
201/946-5000  
Karlinski, Frank J, III  
Ketzlach, Kalman J  
Khury, C K  
Lotkowski, Edward P  
Nester, Karen L  
Zubulake, Theodore J

**Prudential Reinsurance Co**

100 Mulberry Street  
PO Box 908  
Newark NJ 07102  
201/877-6000  
Berens, Regina M  
Fresch, Glenn W  
John, Russell T  
Leroux, David  
Simon, LeRoy J  
Weissner, Edward W

**Pyramid Life Ins Co**

6201 Johnson Drive  
Shawnee Mission KS 66202  
913/722-1110  
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

**The Reliable Life Ins Corp**

231 West Lockwood  
Avenue  
St Louis MO 63119  
314/968-4900  
Harris, Timothy F

**Reliance Standard Life Ins Co**

2501 Parkway  
Philadelphia PA 19130  
215/787-4000  
Benseler, Wayne M  
Ceesay, Thelma  
Paulette  
Witherspoon, Willard,  
Jr.

**Republic National Life Group Ins Co**

3988 N Central Expressway  
Dallas TX 75204  
214/824-0131  
Benedict, Robert C  
Murray, Robert D

**Reserve Life Ins Co**

403 South Akard Street  
Dallas TX 75202  
214/670-9700  
Elam, Charles P  
Galko, Joseph R  
Kelly, Gary R  
Konon, Mark E  
Mueller, Marlin M

**Reserve National Ins Co Fund**

6100 North Grand Blvd  
Oklahoma City OK 73118  
405/848-7931  
Blobaum, Gene A

**Royal Ins Co**

150 William Street  
New York NY 10038  
212/553-3000  
Bartlett, John W  
(Charlotte)  
Cundy, Richard M  
Gottlieb, Leon R  
Hibberd, William J  
Hobart, Gary P  
Kahski, Alan E  
Limpert, John J  
(Charlotte)  
Petlick, Steven  
Windwehr, Debra R

**Royal Life Ins Co of America**

150 William Street  
New York NY 10038  
212/553-3000  
Critzer, Rex L  
(Charlotte)  
Lee, J Tyler  
(Charlotte)  
Riley, C Ronald

**Royal Neighbors of America**

230 16th Street  
Rock Island IL 61201  
309/788-4561  
Coleman, Charle K  
Marks, Alene M

**Rural Security Life Ins Co**

PO Box 5555  
Madison WI 53705  
608/833-8080  
Carlson, Dennis

**Ryan Ins Group Inc**

222 North Dearborn Street  
8th Floor  
Chicago IL 60601  
312/269-4000  
Dewan, John A

**SAFECO Life Ins Co**

SAFECO Plaza  
Seattle WA 98185  
206/545-5000  
Harbin, Roger F  
Heberg, Charles  
Henry  
Hemstead, Robert J  
Kinzer, Michael J  
Knight, James P A  
Rothmeyer, Wayne A

**Savings Bank Life Ins of MA**

One Linscott Road  
Woburn MA 01801  
617/938-3500  
Bayles, Richard E  
Boggio, Walter E

**Savings Banks Life Ins Fund**

200 Park Avenue  
7th Floor  
New York NY 10166  
212/598-7400  
Cautin, Murray  
Leavitt, Gordon H

**Scor Re Life Ins Co**

PO Box 220010  
Dallas TX 75222  
214/869-6300  
Bridwell, Herbert T  
Corder, Dave  
Hebel, George J, Jr.

**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 Life Ins Co**

700 Harrison  
Topeka KS 66636  
913/295-3000  
Barth, Roger Lee  
Eisenbath, 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  
Chen, Cecilia C H  
Chhabra, Jatinder P  
Finn, Richard  
Fitch, Timothy  
Gerchman, Thomas F  
Keller, Barbara A

**Security First Group**

PO Box 92193  
Los Angeles CA 90009  
213/312-6100  
Hsu, Chinakao  
Kayton, Howard H

**Security Ins Group**

Nine Farm Springs Drive  
Farmington CT 06032  
203/674-6600  
Crandall, Wm H  
Kadison, Jeffrey P

**Security Life of Denver**

900 Security Life Bldg  
Denver CO 80202  
303/534-1861  
Bidelman, Wayne D  
Compton, Richard K  
Durland, Leslie L  
Ham, Ronald  
Horn, Richard G  
Jenkins, Robert W  
Largent, Steve M  
Peterson, Ronald K

**Security Mutual Life Ins Co**

200 North Centennial Mall  
PO Box 82248  
Lincoln NE 68501  
402/477-4141  
Kling, William A  
Spilker, Keith K  
Wallman, David T

**Security Mutual Life Ins of NY**

Courthouse Square  
PO Box 1625  
Binghamton NY 13902  
607/723-3551  
Dunn, Melvin B

Larkin, James P  
Mellema, James S

**Sentry Ins Group**

1800 North Point Drive  
Stevens Point WI 54481

715/346-6000  
Alfuth, Terry J  
Ashenber, Wayne R  
Ballard, Larry C  
Carpenter, John D  
Hapke, Alan J  
Herder, John  
Jersey, Joseph Ralph  
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  
Beilke, Mark G  
Derkson, David A  
Jones, Van Allen  
Kalke, William C  
Klempner, Eric Robert  
Klingenber, Dean A  
Michel, Joseph W  
Rulland, Randy L  
Trapp, Peter P

**Shand Morahan & Co Inc**

One American Plaza  
Evanston IL 60201  
312/866-2800  
Forker, David C

**Shenandoah Life Ins Co**

PO Box 12847  
Roanoke VA 24029

703/985-4400  
Battle, William R  
Cox, Charles D, III  
Magness, Herbert L  
McIntee, Thomas A  
Schneebacher, Alex  
Smith, Matthew J  
Strong, Paul J  
Waldron, Charles M

**The Signature Group**

200 North Martingale  
Road  
Schaumburg IL 60194  
312/490-3000  
Ehrhart, Lawrence A  
Phillips, Walter Joseph

**Skandia America Reins Corp**

280 Park Avenue  
New York NY 10017  
212/490-0500  
Covney, Michael D

**Solana Capital Management Inc**

1244 Via Mil Cumbres  
Solana Beach CA 92075  
619/481-0620  
Olsen, Ralph G, II

**I. INSURANCE ORGANIZATIONS U.S.**

<b>Southern Farm Bureau Life Ins</b> PO Box 78 Jackson MS 39205 601/981-7422 Bell, Michael G Castle, Glen Allen Davidson, George I, III Fielding, Richard G Gant, Keith E Healey, Ralph J Herrington, Walt N Robinson, John T Sheldon, Curtiss S	Gilles, Joseph Anthony Graham, Timothy L Johnson, Marvin A Knox, Frederick Lyle, Aileen Conlon Mathewson, Stuart Bruce Mohl, F James Newlin, Patrick R Peterson, Steven J Ratnawamy, Rajaratnam Wiser, Ronald F Wulterkens, Paul E Zicarelli, John David	<b>State Farm Fire &amp; Casualty Co</b> 112 E Washington Street Bloomington IL 61701 309/766-2311 Bell, Allan A Buffinton, Philip G Kelley, Robert J Lamb, John A Napierski, John D Reinbold, James B Seiffertt, Barbara Walsh, Michael C	Ford, James F Francescone, Michael J Hess, Albert L Hirst, Brian L Hoskins, Walter H Jackson, Frederick W Johnson, Richard E Kemp, Michael A Larini, Paul G Lincoln, W Chandler, III Marion, Peter A Martin, David A Mawdsley, William H, III McCarthy, William J Mills, Robert P, Jr. Moisuk, William J Olds, Stanley L Selber, Mark S Smith, Christopher G Smith, Russell H, Jr. Wemple, Andrew P	Richmond, Allan G Sampat, Madhavsinh Schwartz, Richard
<b>Southern Life &amp; Health Ins Co</b> 2101 Highland Avenue PO Box 671 Birmingham AL 35201 205/933-1160 Kell, Robert E Phillips, Jimmy E Stiles, Hubert M	<b>Standard Ins Co</b> PO Box 711 Portland OR 97207 503/248-2700 Carr, James M Coleman, Stephen M Drown, Catherine Louise Engstrom, Paul L Fitzpatrick, David G Gilman, Paul H Hardin, Robert B Ledbetter, Kim W Meyer, Robert E Pearson, Patricia M Richen, Forrest A Roberts, Wayne V Setterberg, Donna M Timpe, Ronald E Vedvya, Vinod Whiteley, Benjamin R	<b>State Farm Life Ins Co</b> One State Farm Plaza Bloomington IL 61701 309/766-2311 Beernink, Darrell W Behrens, Nancy A Brogla, Vernon G Burns, William O Egeberg, Dale R Gudeman, Richard H Harrison, Richard W Huff, Terry L Johnson, Robert C Martin, Norman K Olson, Dolores Eicher Phillips, David E Randall, Donald J Spellman, James W Terry, Timothy N Trenton, Thaddeus W Trerice, Thomas N Tuttle, Gail L Warth, Robert Yee, Lone-Young	<b>State Reserve Life Ins</b> 115 West Seventh Street Fort Worth TX 76101 817/335-9575 Sneed, Donald W	<b>Sunset Life Ins Co of America</b> 3200 Capitol Boulevard Olympia WA 98507 206/943-1400 Jensen, Daryl D Murray, William L
<b>Southern Life Ins Co</b> One Southern Life Center PO Box 21887 Greensboro NC 27420 919/275-9681 Greene, Mark J Meier, Carl E	<b>Standard Life &amp; Accident Ins</b> 421 NW 13th Street Oklahoma City OK 73193 405/232-5281 Shumate, Michael A	<b>State Farm Mutual Auto Ins Co</b> One State Farm Plaza Bloomington IL 61701 309/766-2311 Becroft, Ina M Casner, Thomas R Curry, Alan C Dahme, Orval E Grant, Gary Hayward, Gregory L Hillhouse, Jerry A Lehman, Merlin R Lehmann, Steven G Naffziger, Joseph V Nelson, Dale Switzer, Vernon J Truttmann, Everett J	<b>Sterling Life Ins Co</b> 11801 North Tatum Blvd Phoenix AZ 85028 602/953-1564 Fagg, Gary	<b>Surety Life Ins Co</b> PO Box 30030 Salt Lake City UT 84125 801/355-3000 Midgley, Keith
<b>Southland Life Ins Co</b> PO Box 2220 Dallas TX 75221 214/653-3456 Curlee, Ronald K Franke, Marvin Gene Murray, Max T Pressley, W Michael Rollier, Jack A	<b>Standard Life Ins Co</b> PO Box 1729 Jackson MS 39205 601/948-5300 Pogue, Beverly S Smith, Larry C Thiel, Theodore L	<b>The State Life Ins Co</b> 141 E Washington Street Indianapolis IN 46204 317/632-3551 Boeckmann, Frank A, Jr. Jones, Frances O Wojcik, Walt J	<b>Summit National Life Ins Co</b> 1815 West Market Street Akron OH 44313 216/836-9551 Jacobson, Martin Dale Kaufmann, Christie W	<b>SwissRe Holding (N America) Inc</b> 100 East 46th Street New York NY 10017 212/907-8000 Fowler, Thomas W
<b>Southwestern General Life Ins</b> PO Box 4287 Macon GA 31297-4287 214/655-5555 Weber, Michael E	<b>Standard of America Life Ins</b> One South Washington St Park Ridge IL 60068 312/825-4455 Boeckmann, Frank A, Jr. Jones, Frances O Wojcik, Walt J	<b>State Mutual Life Assur Co of America</b> 440 Lincoln Street Worcester MA 01605-1959 617/852-1000 Bender, Karen Brown, Jeremy J Buss, James F Collins, Richard L Cowell, Michael J	<b>Sun Ins Services Inc</b> 260 Peachtree Street NW Atlanta GA 30303 404/223-2500 Uhl, Martin E, Jr.	<b>Teachers Ins &amp; Annuity Assn</b> 730 Third Avenue New York NY 10017 212/490-9000 Abzug, Robert G Borger, Sol J Carter, Warren A Dorn, Kirk L Epstein, Aaron M Gibbs, Richard L Gordon, Neil B Heller, Michael Hoch, Ira J Klarisenfeld, Harry I Klayman, Earl Lubarsky, Leonard S Nader, John G Neiderfer, Michael E Rubel, David Strum, Eugene R Tribuch, Leonard Wallach, Bruce L Walsh, Thomas G Weiss, Herbert Wilson, Charles E Zimmerman, Leonard B
<b>Southwestern Life Ins Co</b> PO Box 2699 Dallas TX 75221 214/655-5111 Emmert, Gayle E Held, Gene Livingston, James L, Jr. Parker, Gary W Sullenberger, Mary M Tu, Paul P C Webb, Jack L Weigel, Patrick A	<b>Standard Security Life of NY</b> 485 Madison Avenue New York NY 10022 212/355-4141 Hamrick, Jane L Johnson, Delmar R Palace, Michael Slotnick, Ira	<b>Sun Life Assur of Canada</b> One Sun Life Executive Pk Wellesley Hls MA 02181 416/869-6000 Bell, Thomas S Byrne, Daniel F Gould, John B Han, Jeong S Johnson, Philip G Klein, Ronald LaSorella, Kenneth A McMurrich, Arthur R Schoen, Steven H Smardon, Robert J Vrolyk, Robert Zawada, Robert Zayka, Grisha	<b>Tenneco Ins Co</b> PO Box 2511 Suite T-2909 Houston TX 77001 713/757-2813 Miller, Richard S	<b>Texas Employers Ins Assn</b> PO Box 2759 Dallas TX 75221 214/760-6100 Stephens, John F
<b>Sovereign Life Ins Co</b> 30 West Sola Street Santa Barbara CA 93101 805/963-7871 Van Buskirk, Charles A		<b>Sun Life Group Inc</b> 260 Peachtree Street NW PO Box 56563 Atlanta GA 30343 404/223-2500 Crane, Pamela M Davis, Therman W Moskowitz, Joseph Lee	<b>Texas Life Ins Co</b> PO Box 830 Waco TX 76703 817/752-6521 George, Fran Harms, Dennis E	
<b>St Paul Fire &amp; Marine Ins Co</b> 385 Washington Street St Paul MN 55102 612/221-7911 Degerness, Jerome A				

*I. INSURANCE ORGANIZATIONS U.S.*

<b>Time Ins Co</b> 515 West Wells Milwaukee WI 53201 414/271-3011 Hamm, Donald G, Jr. Ho, Yang Krugel, Michael J Mibus, Sidney A Moore, Richard E Nohl, Jeffrey J Oatman, James E Shugart, G Eric Stoiber, Thomas J	Hippen, David J Hug, Mark Anthony Johnson, Allan Hale Kischuk, Geoffrey L Lamb, James D MacDonald, Karen Olsen Manning, Clark P, Jr. Michael, Angelica B Mordorski, David M Morrow, Fred C Newquist, David W Paige, John W Singh, Harold D Thau, Claude Thomas, Charles	Huyck, Brenda J Jakielo, James G Jerome, James M Jones, Bruce R Jorve, Barry M Klingman, George C Lamontagne, Robert J Larew, John R Lis, Raymond S, Jr. Lonergan, Kevin F Ludke, David R MacKillop, Donald K MacLaughlin, Betty K Marlowe, Paul R Marosek, Sharon J Marra, Raymond J McGovern, William G Meredith, Robert A Miller, David R Moreen, Robert A Morgan, Sandra S O'Brien, Louise Cirelli Olson, Mark F Palczynski, Richard W Papenhausen, John L Peltier, Mary Ann H Perkins, Andrew M Pinney, Allen D Purdy, James L Rashid, Zafar Reichle, Kurt A Ring, Frederick H Rouhart, Georges Casimir Salteir, Harvey Shank, John C Shima, Richard J Spitz, Michael E Stearns, John H, Jr Storms, Peter F Stroud, Richard A Sujecki, Robert A Sulger, Jack F Tarbell, Luther L, Jr. Thomas, James W Tine, Michael P Vande Kopple, Lois Ann Vernier, Ronald W Vest, Charles N Wachspress, Howard L Whiton, Albert E Williams, P Adger Willsey, Lynn W Winans, Roger M Winkleman, John J Winter, Arthur E Wolf, Dale B Worthington, Robert F Yonkunas, John P Zory, Peter B	<b>Unigard Olympic Life Ins Co</b> 15805 NE 24th Street PO Box C90055 Bellevue WA 98008 206/643-3962 Porter, Ernest R	Yosua, Frederick J Young, George W, Jr
<b>Torchmark Corp</b> PO Box 2612 Birmingham AL 35202 205/325-4200 Graves, William T Rutledge, Paul E, III Smith, James B, Jr.	<b>Transport Life Ins Co</b> 714 Main Street Fort Worth TX 76102 817/390-8000 Bowman, Alan A Coston, Thomas L O'Brien, Dennis M	<b>Union Bankers Ins Co</b> 2551 Elm Street Dallas TX 75226 214/939-0821 Erdenberger, Richard W	<b>United American Ins Co</b> 2909 North Buckner Dallas TX 75228 214/328-2841 Fulcher, Rosemary Hudson, C B	
<b>Tower Life Ins Co</b> Tower Life Building San Antonio TX 78205 512/226-7151 Craig, Philip J Garvin, James M, III	<b>Travelers Ins Co</b> One Tower Square Hartford CT 06115 203/277-0111 Altschuler, Michael C Baledes, Theodore E Batory, Anthony T Benesh, Gregory S Brophy, Joseph T Budd, Edward H Burke, Richard F Burton, Thomas E Butcher, Robert W Butler, Bruce W Carbaugh, Albert B Carlson, Edwin A Chang, Yuan Chiang, Jeanne D Conner, James B Cornell, Robert Allen Crotty, James Allen Deconti, Michael A Dee, K Gloria Dwyer, John A Engles, David Evans, Dale McDowell Evans, Robert E Even, Charles A, Jr. Faltas, Bill Fleming, Gail L Forbes, Leon D Fredrickson, Jon H Frese, Richard S Galenda, Andrew S Gendreau, Ronald Richard Gerundo, Louis P, Jr 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 Haskell, Gayle E Hatfield, Robert W Hsiang, Harry C Huntley, John W	<b>Union Central Life Ins Co</b> PO Box 179 Cincinnati OH 45201 513/595-2200 Ballard, Richard A Barry, Dennis R Bodine, Andrew F Crowe, Nancy R Eason, Thomas F Hambrick, Kristal E McAllister, Jerry R Thompson, Donald A Wright, Carl B	<b>United Equitable Ins Group</b> 7373 North Cicero Avenue Lincolnwood IL 60646 312/677-4800 Niehus, Jon E Olson, Bruce E	
<b>Transamerica Assur Co</b> 2102 Business Center Dr Suite 115 Irvine CA 92715-1012 714/476-7030 Ruderman, Robert	<b>Union Fidelity Life Ins Co</b> 4850 Street Road Trevose PA 19047 215/322-3000 Trindle, David B	<b>Union Family Life Ins Co</b> PO Box 2204 Atlanta GA 30371 404/659-3300 King, David P	<b>United Farm Bureau Family Life</b> 130 E Washington Street PO Box 1250 Indianapolis IN 46206 317/263-7200 Kroll, Alice Morgan, Jack L Rowan, Richard E Spoelstra, Herbert B	
<b>Transamerica Ins Co</b> 1150 South Olive Los Angeles CA 90015 213/742-4082 Curley, James O King, Kerry K	<b>Union Labor Life Ins Co</b> 111 Massachusetts Ave NW Washington DC 20001 202/682-0900 Bowling, Thomas B Eden, John P Moran, Victor J, III Morgan, John P Sormani, Charles R	<b>Union Mutual Life Ins Co</b> 2211 Congress Street Portland ME 04122 207/780-2211 Arruda, Kenneth J Atkins, Stephen R Baxter, David L (Columbia) Beal, Robert W Bloom, Shirley G Brown, Fred Cabatit, Thomas E Charsky, Donald M Desveaux, Roger P Fredricks, Lawrence M Fuhs, Todd H Galli, Susan E Hewitt, John E Lachance, Michael D Laux, Robert J Loring, Melinda K Meintel, Charles H Miller, Lawrence A Mitchell, Anne Goodman Ornatek, Anthony C Piccolo, Gary M Record, Horace A Rodier, Anne Sawyer, Ohm M Smith, Gerard N Smith, Stephen L	<b>United Fidelity Life Ins Co</b> PO Box 1778 2300 Continental Plaza Fort Worth TX 76101 817/390-1011 Brown, Everett G, Jr. Zan, Anthony	
<b>Transamerica International Ins Services Inc</b> Box 2101 Terminal Annex Los Angeles CA 90051 213/742-2111 Bierschbach, Raymond A	<b>Travelers Life Ins Co Overseas Ltd</b> 10300 Sunset Dr, Ste 460 Miami FL 33173 305/274-1308 Salazar, Camilo J	<b>United Fire Ins Co</b> One East Wacker Drive Chicago IL 60601 312/321-9100 Schweihls, Matthias S	<b>United Ins Co of America</b> One East Wacker Drive Chicago IL 60601 312/266-3500 Kleen, John T, Jr Sabaj, Robert A Sakurada, Terry Eisaku	
<b>Transamerica Life &amp; Annuity Co</b> PO Box 54178 Terminal Annex Los Angeles CA 90054 213/742-3111 McCarty, Robert W Thomas, John B Weinstein, Richard L	<b>Unigard Ins Group</b> 1215 4th Avenue Seattle WA 98161 206/292-1234 Raid, Gary A	<b>United Investors Life Ins Co</b> 2001 Third Avenue South PO Box 55926 Birmingham AL 35255-5926 205/325-2722 Moeller, Peter H	<b>United Life &amp; Accident Ins</b> One Granite Place Concord NH 03301 603/224-7741 Emery, Ronald H	
<b>Transamerica Occidental Life</b> PO Box 2101 Terminal Annex Los Angeles CA 90051 213/742-2111 Alexander, Robert A, Jr. Baitler, Simon C Bassignana, Daniel F Bolton, Wilbur M Carpenter, David R Fougner, Alan H Gooding, David E Hatch, Gerald A				

## I. INSURANCE ORGANIZATIONS U.S.

<b>United of Omaha Life Ins Co</b> Mutual of Omaha Plaza Omaha NE 68175 402/342-7600 Burcum, George K Bykerk, Cecil D Campbell, Gerald J Canal, Patrice A Clark, John T Cruise, Richard D Dickey, Alan G Dwyer, William V Flanagan, Richard J Gaule, J Timothy Hartman, Ayleene G Horn, Dwain R Hsu, Karl Ilupf, Robert Jacobson, Gerald A Jay, Burton D Kuster, Bruce C Lee, David S Lin, Jer-San Mathiesen, Robert J., Jr Miller, Steven P Morgan, Robert P Ozenbaugh, Robert Pillard, Joy Reese, William Michael Rongish, Ernest L Ryan, William K Von Fumetti, Randy J Wiltgen, Russell J Zdan, Sandra W	<b>Pelletier, Charles Albert</b> Webster, Patricia Jordt	<b>Patzman, Stephen N Robinson, James A</b>	<b>Washington National Ins Co</b> 1630 Chicago Avenue Evanston IL 60201 312/866-3000 Auvinen, Peter G Choi, April S Dieter, Roland A Kotsonis, James N McGee, Robert R Paton, Virginia A Rockwell, David L Schlotzhauer, Robert F See, Gary N Zwitter, Norman J	Lau, Brian R Scott, Gordon L
<b>United Services Life Ins Co</b> 1701 Penn Avenue NW Washington DC 20006 202/298-6235 Chirolas, William P Qureshi, Arshad H	<b>USLIFE Corp</b> 125 Maiden Lane New York NY 10038 212/709-6000 Furlong, Henry T Gavrity, John D Margus, Paul Moses, Stephen B Overend, John J Rosalsky, Robert B Wall, Robert H Zolla, Gerald	<b>USLIFE Ins Co</b> 99 South Lake Avenue Pasadena CA 91101 818/795-0401 Myers, Edward L	<b>Washington National Life Ins Co of NY</b> 500 Fifth Avenue New York NY 10036 212/719-4300 Maxwell, Michael J	<b>Western Fidelity Life &amp; Accident Co</b> 1520 West Washington Street PO Box 9327 Boise ID 83707 208/385-9011 Webster, Lawrence B
<b>U S Fidelity &amp; Guaranty Co</b> 100 Light Street Baltimore MD 21202 301/547-3000 Bennett, Robert S Boone, James Parker Cheng, Philip C Eddy, Jeanne H Flanagan, Terrence A Keatts, Glenn H Kudera, Andrew E Leimkuhler, Urban E., Jr. Moseley, Jack Scheel, Paul J Snader, Richard H	<b>Utica Mutual Ins Co</b> Box 530 Utica NY 13503 315/735-3321 Dodd, George T Young, Robert G	<b>Variable Annuity Life Ins Co</b> 2929 Allen Parkway Houston TX 77019 713/526-5251 Carney, Gregory J Napoli, Mary Jo	<b>Wausau Ins Cos</b> 2000 Westwood Drive Wausau WI 54401 715/845-5211 Alff, Gregory N Coldwell, Edward J Dolsky, Kevin M Fiebrink, Mark E Golz, James F Hanson, Jeffrey L Koch, Leon W Koski, Mikhael I Mealy, Dennis Nikstad, James R Pray, David W Retterath, Ronald C Scheibl, Jerome A Siewert, Jerome J Torelli, Anthony James	<b>Western Life Ins Co</b> PO Box 64271 St Paul MN 55164 612/738-4000 Caballero, Crispina O Coon, Katherine C Kirk, Jill A Meyer, Thomas G Mikkelsen, Robert L Peninger, Michael J Philips, Julia T Pollock, Robert Brian Spies, Robert L Strong, Gregory S
<b>United Olympic Life Ins Co</b> 110 110th Avenue NE Bellevue WA 98004 206/451-7441 Eschrich, Robert W	<b>U S Ins Group</b> 211 Mt Airy Road Basking Ridge NJ 07920 201/953-3000 Bell, Linda L Cohn, Barbara Scholl, David C Tuttle, Jerome F	<b>Victoria Financial Corp</b> 1001 Euclid Avenue Suite 512 Cleveland OH 44115 216/771-4850 Rosen, Kenneth R	<b>West Coast Life Ins Co</b> 1275 Market Street San Francisco CA 94103 415/552-6200 Foster, Allan	<b>Western National Life Ins Co</b> PO Box 871 Amarillo TX 79167 806/378-3400 O'Keefe, E Jay
<b>United Pacific Life Ins Co</b> 33405 Eighth Avenue South C-3000 Federal Way WA 98003 206/952-5000 Bergerson, Warren R Kerstein, Andrew M Komaroff, C David Sawyer, J Stewart, III	<b>United States Life Ins Co</b> 125 Maiden Lane New York NY 10038 212/709-6000 Antis, Susan J Giovannello, Paul Salgado, Alfredo G Vegh, Rick P	<b>Victory Life Ins Co</b> 300 West Eighth Street Topeka KS 66603 913/357-6151 Haak, Daniel H Stiasny, Gabor	<b>Western &amp; Southern Life Ins</b> 400 Broadway Cincinnati OH 45202 513/421-1800 Bates, Eugene W Blades, Thurman J Burrige, David Michael Cecil, John D 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 Yeary, Paul D	<b>Western Reserve Life Assur Co of Ohio</b> PO Box 5068 Clearwater FL 33518 813/585-6565 Kirkland, Larry M Yaeger, Alan
<b>United Presidential Life Ins Co</b> PO Box 2498 Kokomo IN 46902 317/453-0602 Stern, Larry N	<b>Universal Underwriters Group</b> 5115 Oak Street Kansas City MO 64112 816/753-5800 Nickerson, Gary V	<b>Voluntary Health Plans of America</b> 5215 North O'Connor Road Irving TX 75016 214/869-2500 Maltz, Allen P	<b>Western Security Life Ins Co</b> PO Box 2667 Phoenix AZ 85002-0067 602/258-1112 Drown, Gary K	<b>Western Reserve Life Ins Co</b> 230 North Third PO Box 609 Grnd Junction CO 81501 308/242-6291 Clemons, King
<b>United Services Auto Assn</b> USAA Building San Antonio TX 78288 512/690-2025 Bryan, Charles A Dye, Myron L Gannon, Alice H Goldberg, Steven F Harwood, Catherine Barnes Lewis, Martin A Munt, Donna S Niswander, Ray E	<b>Urbaine Life Reinsurance Co</b> 200 White Plains Road Tarrytown NY 10591 914/332-4600 Clapper, Franklin C., Jr.	<b>Volunteer State Life Ins Co</b> PO Box 1369 Chattanooga TN 37401 615/756-2887 Fox, Peter A, Jr Groathouse, David W Hendee, Peter G Ruck, Harold E	<b>Western Farm Bureau Life Ins</b> 1200 Lincoln Street Denver CO 80203 303/861-8100 Batchelder, William H	<b>Western United Life Assur Co</b> West 921 Sprague Avenue Spokane WA 99204 206/952-6770 Baker, Karl T
	<b>USAA Life Ins Co</b> USAA Building San Antonio TX 78288 512/690-6300 Braunam, Elizabeth S Hackard, James C	<b>Vulcan Life Ins Co</b> 105 Vulcan Road Birmingham AL 35209 205/942-2011 Harris, Carl M		

*I. INSURANCE ORGANIZATIONS U.S.*

**Westfield Cos**  
**One Park Circle**  
**Westfield Ctr OII 44251**  
**216/887-0101**  
 Calihan, Glen R  
 Marker, Joseph O

**William Penn Life Ins Co of NY**  
 3003 New Hyde Park Road  
 New Hyde Park NY 11042  
 516/328-6000  
 Warren, Larry

**A L Williams Corp**  
 3120 Breckinridge Blvd  
 Duluth GA 30199-0010  
 404/381-1674  
 Irwin, Richard J  
 Whitney, Robert L

**Wisconsin Employers Casualty Co**  
 Green Bay WI 54344  
 414/336-1100  
 Splitt, Daniel L

**Wisconsin National Life Ins**  
 220 Washington Avenue  
 Oshkosh WI 54901  
 414/235-0800  
 Arganbright, A Dean  
 Metz, Frank C  
 Pung, Robert E

**Wisconsin Physicians Service**  
 1717 West Broadway  
 PO Box 8190  
 Madison WI 53708  
 608/221-4711  
 Siemon, Scott R

**Woodmen Accident & Life**  
 PO Box 82288  
 Lincoln NE 68501  
 402/476-6500  
 Annin, Roger K  
 Eggert, Linda R  
 Lauerman, Thomas E  
 Peterson, Donald L  
 Rickers, Frederick R

**Woodmen of the World Life Ins**  
 1700 Farnam Street  
 Omaha NE 68102  
 402/342-1890  
 Christopherson, Jon C  
 Schreier, Mark  
 Leonard

**World Ins Co**  
 203 South 18th Street  
 Omaha NE 68102  
 402/342-1402  
 Monson, Donald Kevin  
 Richhart, James W

**World Service Life Ins Co**  
 2300 Continental Plaza  
 PO Box 1876  
 Fort Worth TX 76101  
 817/390-1011  
 Christians, Albert K

**Zenith Ins Co**  
 15760 Ventura Boulevard  
 Encino CA 91436  
 818/990-9300  
 Ross, James P

**Zurich-American Life Ins Co**  
 231 North Martingale Road  
 Schaumburg IL 60196  
 312/843-6000  
 Gupta, Brij M  
 Ritzke, Charles E

**Zurich-American Ins Cos**  
 231 North Martingale Road  
 Schaumburg IL 60196  
 312/843-6000  
 Cutler, Janice Z  
 Duffy, Thomas J  
 Esposito, David L  
 Hanson, H Donald  
 Hofmann, Richard A  
 Westerholm, David C

## II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

<b>Abbey Life Assur Co Ltd</b> Abbey Life House Temple Road, Blackrock Co Dublin Ireland 0202/292373 Creedon, Seamus	<b>British Natl Life Assur Co Ltd</b> British Natl Life House Haywards Heath West Sussex England RH16 1TD 0444/414111 Davies, Roger W	<b>Rosenfelder, Michael</b> Till, Ronald L W Wong, Henry Y P Wright, Kenneth A	<b>Ethniki Ins Co</b> Karageorghi Servias 8 Athens Greece 102 10 01-3222121 Koutsopoulos, Constantine	Engels, J Helmut Horman, David M Koch, Kenneth E Leckie, Robin B Lerner, Peter Loffree, James A MacLeod, D Rae McFarlane, J Donald McFarquhar, Kenneth A Morrison, Gregory E Smithen, Robert M Solomonian, Laura A
<b>Abbey Life Ins Co of Canada</b> 3027 Harvester Road Burlington ON Canada L7N 3G9 416/639-6200 Bleeker, D Lorne Tiede, Robert G	<b>Canada Life Assur Co</b> 330 University Avenue Toronto ON Canada M5G 1R8 416/597-1456 Brown, Gerald M (Hartfordshire) McCubbin, Horace W Nield, David A Waugh, W B	<b>Constellation Assur Co</b> 26 Wellington Street East Toronto ON Canada M5E 1J6 416/360-1560 Dowhaniuk, G Christina	<b>Excelsior Life Ins Co</b> 145 King Street West Toronto ON Canada M5H 3T7 416/864-8000 Mills, John A	<b>Maritime Life Assur Co</b> PO Box 1030 Halifax NS Canada B3J 2X5 902/455-0481 Crawford, J Dickson
<b>Allianz Lebensversicherungs-AG</b> Reinsburgstrasse 19 7000 Stuttgart West Germany 711/666-3491 Bonach, Edward John	<b>Canadian General Life Ins Co</b> 120 King Street West PO Box 918 Hamilton ON Canada L8N 3PG 416/528-6766 Roberts, Jack W	<b>Continental Hellas Ins Co</b> 253 Syngrou Avenue Athens 17122 Greece 942-8998 Valavanis, Manolis	<b>The Excess Ins Group</b> The Warren/Warren Road Worthing West Sussex England BN14 9QD Engstrom, Paul E	<b>The Meiji Mutual Life Ins Co</b> 1-1 Marunouchi 2-Chome Chiyoda-Ku Tokyo Japan 100 008/283-8436 Yoshida, Hideyuki E
<b>American Intl Assur Co Ltd</b> One Stubbs Road AIA Building Hong Kong Hong Kong 5/742221 Chan, Frank Yun Lam Poon, Patrick S C	<b>Canadian Reassurance Co</b> 1010 Sherbrooke Street West Suite 1707 Montreal PQ Canada H3A 2R7 514/288-3134 Lapierre, Denis	<b>Les Cooperants</b> 333 Est St Antoine Montreal PQ Canada H2X 1R9 514/287-6500 Fortier, Richard Lafond, Andre	<b>Crown Life Ins Co</b> 120 Bloor Street East Toronto ON Canada M4W 1B8 416/928-4500 Beiles, Herb N Boeckner, Robert G Butler, Paul C Cooper, Lorne M Dalrymple, J Ian Dark, John L Deviney, Keith F Evans, Gareth W Hele, John C R Houle, Remi Johnston, David R Macklin, Donald F Magee, Ken Mandrisch, Elaine Mathews, B Dale Morson, Alan E Peck, Larry A Shell, Arnold J Stackhouse, B L Williamson, Robert L 	<b>Great-West Life Assur Co</b> 60 Osborne Street North Winnipeg MB Canada R3C 3A5 204/946-1190 Bergquist, W E Blake, Ian M Brown, Charles H Chapman, Christopher D Devos, Denis J Dinney, George R Domenico, Joseph A Fingas, Wayne E Magnusson, D S Morrison, David E Parsonage, Jack O Rosenberg, Isaac
<b>American International Group</b> American Intl Building 2-8 Altyre Road Croydon England CR9 2LG 01/680-6000 Brooks, Alexander T	<b>Central Reinsurance Corp</b> 53 E Nanking Road Section 2 Taipei Taiwan ROC 002/511-5211 Chang, Youling Grace	<b>Halifax Life Ins Co</b> 75 Eglinton Avenue East Toronto ON Canada M4P 3A3 416/440-1000 Hafeman, Michael J	<b>Mercantile &amp; Gen Reins Co plc</b> 123 Front Street West University Place Toronto ON Canada M5J 2M7 416/947-3800 Chow, August C Clairman, Stephen A Corrigan, R Dennis Patterson, Peter Wharam, Paul F	
<b>American International Reins</b> PO Box 152 Hamilton Bermuda 809/295-2121 Brown, Peter Burville, John C	<b>CIGNA Worldwide</b> Rue Belliard 9-11 Brussels Belgium 1040 322/516-9898 Narvell, John C	<b>Imperial Life Assur Co</b> 95 St Clair Avenue West Toronto ON Canada M4V 1N7 416/926-2600 Dunn, R Lewis Hale, Michael A Hutchinson, R Garth Munk, Peter Swanick, Glenn R	<b>Metropolitan Life Ins Co</b> Box 160 Royal Bank Plaza Suite 790 North Tower Toronto ON Canada M5J 2J4 416/292-8877 Rosenblat, Robert M Smith, Fraser M (Ottawa)	
<b>American Life Ins Co</b> PO Box 5984 Sharja United Arab Emirates Ahmad, Sayied A	<b>The Citadel Assur Co</b> 1075 Bay Street Toronto ON Canada M5S 2W5 416/928-8500 Burgess, C Norman Doyon, Renaud	<b>Dominion Life Assur Co</b> 111 Westmount Road South Waterloo ON Canada N2J 4C6 519/888-5111 Eckersley, Derek Reynolds, Margaret A	<b>Independent Order of Foresters</b> 789 Don Mills Road Don Mills ON Canada M3C 1T9 416/429-3000 Daly, Peter Dickson, David Field, Robert W Gershuni, David	
<b>Assumption Mutual Life Ins Co</b> 770 Main Street Moncton NB Canada EIC 8L1 506/855-6040 Martin, Raymond Martineau, Claude J	<b>Commercial Union Assur Co Ltd</b> St Helen's Undershافت London England EC3P 3DQ 01/283-7500 Davis, George E	<b>The Dominion of Canada Group</b> 165 University Avenue Toronto ON Canada M5H 3B9 416/362-7231 Christie, James K	<b>Manufacturers Life Ins Co</b> 200 Bloor Street East Toronto ON Canada M4W 1E5 416/926-4100 Beca, Peter Bicknell, Arthur Corbett, Gary	
<b>British-American (Malaysia) Ins Berhad</b> Jalan Semantan Damansara Kuala Lumpur Malaysia 080/932-2694 Foong, Soo Hah Wong, Steve	<b>Confederation Life Ins Co</b> 321 Bloor Street East Toronto ON Canada M4W 1H1 416/967-8111 Cohen, Harry H Rae, Lawrence J		<b>Munich Reinsurance Co</b> 55 Yonge Street 10th Floor Toronto ON Canada M5E 1J4 416/947-9587 Young, William M	

***II. INSURANCE ORGANIZATIONS OTHER COUNTRIES***

<b>National Ins Co</b> 425 De Maisonneuve Blvd W Suite 1500 Montreal PQ Canada H3A 3G5 514/288-8711 Genest, Pierre	<b>Provinces-Unies</b> 2021 Avenue Union Bureau 1200 Montreal PQ Canada H3A 2V1 514/282-1914 Vanasse, Denis	<b>Sun Life Assur of Canada</b> 200 University Avenue Toronto ON Canada M5H 3C7 416/595-7500 Dukacz, Julian J Gardner, John R Gauer, Donald L Gregoire, Jean Reed, Owen A
<b>National Life Assur Co of Canada</b> 522 University Avenue Toronto ON Canada M5G 1Y7 416/598-2122 Galloway, Charles T P Hutchison, Michael B McGuinness, Michael B Trudeau, Rene E	<b>Royal Ins (UK) Ltd</b> New Hall Place Old Hall Street Liverpool England 051/227-4422 Rushton, Ian Lawton	<b>Swiss Reinsurance Co</b> 50/60 Mythenquai Zurich Switzerland 01/208-2121 Brooks, Charles E
<b>Nationale-Nederlanden NV</b> Prinses Beatrixlaan # 15 2595 AK The Hague Netherlands 011-31-70-41-8080 Myers, G Clinton (Tokyo) Myers, Valeria S (Tokyo) Skriletz, Jess A	<b>Royal Ins Co of Canada</b> 10 Wellington Street East Toronto ON Canada M5E 1L5 416/366-7511 Shoop, Edward Carl	<b>Zurich Life Ins Co of Canada</b> 188 University Avenue Toronto ON Canada M5H 3C4 416/593-4444 Cheng, Laurence Wallace, George R
<b>North American Life Assur Co</b> 105 Adelaide Street West Toronto ON Canada M5H 1R1 416/362-6011 Barbosa, Carlos Betteto, Edward Chan, Stanley S Hill, Edward T	<b>Royal Life, Canada</b> 277 Lakeshore Road East Oakville ON Canada L6J 1H9 416/842-6200 Harding, Keith J	<b>Seaboard Life Ins Co</b> 2165 West Broadway Vancouver BC Canada V6K 4N5 604/734-1667 Smith, Robert T
<b>North West Life Assur Co</b> 595 Howe Street Vancouver BC Canada V6C 2T5 604/689-1211 Francis, Donald R Pepper, Ron W	<b>Seibu Allstate Life Ins Co</b> 3-1-1 Higashi Ikebukuro Toshima-Ku Tokyo Japan 170 03/983-6666 Abkemeier, Noel J	<b>Sentry Ins Co Ltd</b> Sun Hung Kai Ctr - 8th Fl 30 Harbor Road Hong Kong Hong Kong 5/757282 Jenkins, Terry D Leung, Kung Lup
<b>NTUC-Income</b> 100 Beach Rd #34-00 Singapore Singapore 0718 Tan, Beng-Lee	<b>Sony-Prudential Life Ins Co</b> Shin Aoyama Bldg E (F-9) 1-1-1 Minami Aoyama Minato-Ku Tokyo Japan 107 03/475-8811 Sakaguchi, Kiyofumi	<b>Sovereign Life Assur Co</b> PO Box 210 Main Depot Calgary AB Canada T2P 2H6 403/292-1500 Clark, R Bruce
<b>Philippine American Life Ins</b> PO Box 1152 Metro Manila Philippines 058-4155 Juan, Mabini L	<b>St Lawrence Reinsurance Co</b> 425 De Maisonneuve West Suite 1720 Montreal PQ Canada H3A 3G5 514/288-1900 Madou, Roland Georges	
<b>Pioneer Life Assur Corp</b> 108 Paseo De Roxas Makati Metro Manila Philippines 817-9071 Tan, Leonardo B J		

### III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

<b>AAA Consultants</b> 603 Morristown Road Linden NJ 07036 201/486-1470 Chaplik, John N	<b>Actuarial Assoc of America Inc</b> Drawer 1567 Fayetteville AR 72702 501/521-4880 Bennion, Patricia A	<b>Actuarial Experts Inc</b> 8177 West Glades Road Suite 102 Boca Raton FL 33434 305/487-5583 Epstein, Nathan	<b>Actuarial Services Corp</b> PO Box 29208 New Orleans LA 70189-0208 504/244-6056 Hotz, G Stephen	<b>Advanced Actuarial Consultants of NJ Ltd</b> 82 W Main Street Ramsey NJ 07446 201/825-3505 Kalish, Daniel H
<b>Abar Employee Benefit Plan Services</b> 70 South Orange Avenue Livingston NJ 07039 201/994-0051 Shemtob, Mark Uchitel, Mikel R	<b>Actuarial Benefit Services</b> 206 Travelers Tower 26555 Evergreen Road Southfield MI 48076 313/355-5232 Hooshagen, Jeanne M	<b>Actuarial Finance</b> 659 Eagle Rock Ave West Orange NJ 07052-2138 201/736-6964 Schwartz, Steven B	<b>Actuarial Services Inc</b> 1090 Morris Avenue Union NJ 07083 201/352-3400 Drumm, Lynda P Homza, Joseph Kent, Irwin I Wattenberg, Larry B Zeller, Lawrence Jay	<b>Affiliated Plans Administrators Inc</b> 9292 Madison Ave Orangevale CA 95662 916/988-5030 Ying, Y C
<b>The Paul Abbott Co</b> PO Box 1191 McLean VA 22101 703/442-8182 Abbott, Paul H, Jr.	<b>Actuarial Computer Technology</b> 6410 Rockledge Drive Bethesda MD 20817 301/530-4400 Fraser, Walter E Friedlander, David P	<b>Actuarial Information &amp; Systems International</b> PO Box 51 Tidioute PA 16351 202/785-9080 Bencivenga, David F	<b>Actuarial Services Inc.</b> 7112 NW 43rd Street Coral Springs FL 33065 305/753-7779 Wilson, Lawrence F	<b>Agee, John E</b> 1100 Centennial Boulevard Suite 235 Richardson TX 75081 214/235-2101 Agee, John E
<b>Aberdeen Associates Inc</b> 124 Silver View Court Vallejo CA 94590 707/643-5000 Witt, R Daniel	<b>Actuarial Consultants Inc</b> 3848 Carson Street Suite 300 Torrance CA 90503 213/316-1334 Bartel, John E Byrnes, G Patrick	<b>Actuarial Marketing &amp; Product Services Inc</b> 9933 Lawler Avenue Suite 210 Skokie IL 60077 312/677-4400 Nickerson, Bruce E	<b>Actuaries &amp; Information Mgmt Services Inc</b> 19 W 34th Street Suite 1104 New York NY 10001 212/714-0960 Poland, Jeffrey D	<b>Aikman, Roy W</b> 1900 West 75th St Suite 201 Prairie Village KS 66208 913/362-7144 Aikman, Roy W
<b>ACG Associates Inc</b> 23 Drumlin Road W Simsbury CT 06092 203/658-0434 Goddard, Alan C	<b>Actuarial Consultants Inc</b> 2586 West 4700 South Suite 115 Salt Lake City UT 84118 801/968-6838 Patrizi, B J	<b>Actuarial-Pension Services Inc</b> 307 N Michigan Avenue Suite 820 Chicago IL 60601 312/332-0496 Venetakis, Basil	<b>Actuaries Unlimited Inc</b> 1901 Ave of the Stars Suite 440 Los Angeles CA 90067 213/553-1769 Weisleder, Stanley	<b>AIMS Consulting Services Inc</b> PO Box 11107 Winston-Salem NC 27116 919/748-9110 Harker, Carlton
<b>Actech Inc</b> 8 Piedmont Center Ste 310 3525 Piedmont Road NE Atlanta GA 30305 404/262-7185 Holcombe, Willis C Stanley, Randall L	<b>Actuarial Consulting Service</b> PO Box 83 Stevenson MD 21153 301/363-6891 Moskowitz, Lester	<b>Actuarial Research Corp</b> 6928 Little River Turnpike Annandale VA 22003 703/941-7400 McKusick, David R Trapnell, Gordon R	<b>Actuex</b> PO Box 762 Wilmington DE 19899 302/762-6630 Ball, David N	<b>AIS Risk Consultants Inc</b> 44 Steeplechase Drive Marlboro NJ 07746 201/780-8769 Schwartz, Allan I
<b>Actuarial &amp; Benefits Consultants Inc</b> 2599 Mississippi Street New Brighton MN 55112 612/636-3391 Holm, Charles E	<b>Actuarial Consulting Services</b> 2759 Hazelwood Avenue North St Paul MN 55109 612/770-3714 O'Brien, Patrick W	<b>Actuarial Sciences Associates</b> 242 Old New Brunswick Rd Suite 302 Piscataway NJ 08854 201/562-6900	<b>Adams, Patricia M</b> 18 Sherwood Lane Norwich CT 06360 203/889-7624 Adams, Patricia M	<b>AJA Risk Management Cnslt</b> 888 7th Avenue 16th Floor New York NY 10106 212/489-7171 Silberstein, Benny
<b>Actuarial &amp; Pension Consultants Inc</b> PO Box 160037 Miami FL 33116 305/387-2191 Katz, Lynn Robert	<b>Actuarial Consulting Services</b> 181 Franklin Street Buffalo NY 14202 716/855-0833 Wood, John W	<b>Bainbridge, Thomas G</b> Becker, Franklin B Gulotta, Michael J Ranade, Neela Ray, Otis C Reddington, Robert F Weiss, Martin	<b>Adler &amp; Massa Inc</b> 122 East 42nd Street Suite 2100 New York NY 10168 212/697-9363 Massa, Michael	<b>AJD Ins Consultants Inc</b> PO Box 12830 Jackson MS 39236-2830 601/982-2559 Dausman, Robert O
<b>Actuarial Advisory Group Inc</b> 3223 North Frontage Road Suite 2304 Arlington Hts IL 60004 312/506-1700 Balinski, Kenneth A	<b>Actuarial Consulting Services Inc</b> 181 Franklin Street Buffalo NY 14202 716/855-0833 Wood, John W	<b>Actuarial Data Services</b> 112 Washington Street East Orange NJ 07017 201/672-0100 De Esposito, Caroline	<b>Adonai Financial Services</b> 3223 Galahad Drive Dallas TX 75229 214/351-2570 Clement, Donald F	<b>AJR Pension Plan Services Inc</b> 80 Pompton Avenue Verona NJ 07044 201/857-9500 Jarka, John Rosen, Anthony H
<b>Actuarial Analysts Inc</b> 500 Bloomfield Avenue Verona NJ 07044 201/239-7500 Dershowitz, Harold N Dubin, Alan Jacob, Albert	<b>Actuarial Enterprises Inc</b> 132 Kings Highway East PO Box 217 Haddonfield NJ 08033 609/428-1907 Filipski, Jerrold M	<b>Actuarial Service Co PC</b> 5669 Martell Troy MI 48098 313/879-0576 Esuchanko, Joseph	<b>Advance Retirement Systems Corp</b> 468 Pennfield Place Thousand Oaks CA 91360 805/496-1069 Eiler, Burness R Pelant, James C	<b>Albion Actuarial Consultants</b> 6928 192nd Street SW Lynnwood WA 98036 206/778-7720 Southcote-Want, Colin E
<b>Actuarial and Admin Services</b> 4500 North 32nd Street Phoenix AZ 85018 602/264-7386 Lawrence, John W, Jr	<b>Actuarial Services</b> 5704 Elgin Street Pittsburgh PA 15206 412/661-6292 Agatston, John S			<b>Aldriuh Smith &amp; Baker</b> 1401 Charlene Edinburg TX 78539 512/383-1696 Reiner, Jack G

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

<b>Alexander &amp; Alexander Inc</b> 1211 Avenue of the Americas New York NY 10036 212/575-8000 Barry, Robert J (Boston) Berry, Raymond D (Chicago) Cohen, Laurence D (Los Angeles) Cooper, Jack (Pittsburgh) Daniels, David A Dearing, Ronald D (Dallas) Dennison, Scott L (Minneapolis) DeStefano, Ronald (Baltimore) Dowd, William M (Richmond) Faath, Richard J (Baltimore) Feehan, Michael G Garigliano, John Garrett, Harper L, Jr. Gauld, Edwin S (Fair Lawn) Grant, Frances Groszkiewicz, Richard A (Atlanta) Hansen, Janet Cummings (Atlanta) Herman, Morey L Hoffmann, Arnold J (Dallas) Hutchinson, Richard D (Baltimore) Hyman, Howard Jay (Atlanta) Jensen, John M (Kansas City) Leube, Joseph J (Philadelphia) Levering, Cynthia J (Baltimore) Levy, Jerrold M (Detroit) McCluskey, Peter V McCrosson, Thomas A Mills, Marjorie S (Atlanta) Morrison, Rex A (Atlanta) Munzenmaier, Fred W (Atlanta) Neal, Christopher A (Atlanta) Robb, Stephen A (Dallas) Rubinstein, Seymour Rudzinski, Edward J (Baltimore) Schmidt, Kerry N (Atlanta) Sellars, Andrea T (Atlanta) Shields, Monica Solomon, Richard H (Los Angeles) Stigliano, Neil (Boston) Strom, David N (St Louis)	Tillman, Cheryl E (Baltimore) Tsui, Teresa T (Atlanta) Turk, Alan C (Atlanta) Viener, Gary W (Baltimore) Voss, Carl W (Chicago) Waite, John L (Philadelphia) Walczak, David P (Minneapolis) Wells, David Q, Jr. (St Louis) Wood-Duggan, Margaret (Atlanta) Zatto, Joseph R (Atlanta)	<b>Angell Disend &amp; Quesnel Inc</b> 225 Newman Avenue Rumford RI 02916 401/438-9250 Angell, Donald C Brady, Michael B (Boston) Magnus, Mark B (Boston) Quesnel, John R	<b>Bacon &amp; Wollman Assoc Inc</b> 1617 JFK Boulevard Philadelphia PA 19103 215/496-0483 Bacon, Robert A	<b>The Beaven Cos</b> 55 East Jackson Blvd Chicago IL 60604 312/987-9600 Lilly, George P
<b>Altman &amp; Brown Inc</b> Corporate Plaza East Washington Ave Extension Albany NY 12203 518/869-1001 Altman, Kenneth Haynes, Roscoe	<b>Ann Arbor Actuaries Inc</b> 321 South Main Street Ann Arbor MI 48104 313/662-2373 Griffin, Dale C Jones, Donald A	<b>James J Bagshaw &amp; Co</b> 197 Oak Street Natick MA 01760 617/653-3995 Bacon, Francis L	<b>W Beckman Consulting Actuary</b> 17641 Birch Tree Lane Irvine CA 92715-2210 714/786-1353 Beckman, Woody	
<b>Altman Kritzer &amp; Levick PC</b> 6400 Powers Ferry Road NW Suite 224 Atlanta GA 30339 404/955-3555 Groszkiewicz, Cynthia A	<b>APA Inc</b> Five Triad Center Suite 550 Salt Lake City UT 84180 801/322-3502 Harbertson, Dan A	<b>Bagwell, W Ray</b> 3506 Spicebush Trail Greensboro NC 27410 919/288-8395 Bagwell, W Ray	<b>Benefit Actuaries Inc</b> PO Box 70109 Louisville KY 40270 502/587-9501 Lynch, Charles E Welsh, Patrick	
<b>American Actuaries Inc</b> 146 Monroe Center NW Grand Rapids MI 49503 616/459-1050 Conkel, Robert D Prager, Frank A Wilkenning, Robert E	<b>Aponte, Juan B</b> PO Box 8659 Santurce PR 00910 Aponte, Juan B	<b>Baily, Phillips B</b> 36150 Pauba Road Temecula CA 92390 714/676-2273 Baily, Phillips B	<b>Benefit Communications Inc</b> Box 12031 Northside Station 1218 West Paces Ferry Rd Atlanta GA 30305 404/231-8568 Vodopich, Donald R	
<b>American Benefit Corp</b> 401 Eleventh Street Huntington WV 25701 304/525-0331 Sisarcik, Wood Carlton	<b>Arizona Qualified Plan Services</b> 3636 North Central Suite 820 Phoenix AZ 85012 602/222-4160 Witt, Ronald E	<b>Balcarek, Rafal J</b> 102 Warfield Road Cherry Hill NJ 08034 Balcarek, Rafal J	<b>Benefit Designs Inc</b> 435 Starks Building Louisville KY 40202 502/584-6321 Goodman, Ann Selby	
<b>American Pension Systems Inc</b> PO Box 347 Old Greenwich CT 06870 Rettie, Elizabeth P	<b>Armstrong-Doyle Co</b> One Franklin Plaza Suite 770 Philadelphia PA 19102 215/561-0510 Carroll, Benedict L	<b>Banking Consultants of America</b> 6584 Poplar Avenue Memphis TN 38138 901/682-0611 Woodhead, Curt R	<b>Benefit Management</b> 1200 Providence Highway Sharon MA 02067 617/784-6100 Bostian, Robert	
<b>Anderson Associates</b> 35 Bartlett Drive Madison CT 06443-1727 203/421-5060 Anderson, Roy R	<b>Associated Pension Cnslts Inc</b> 2699 Stirling Road Suite B-100 Ft Lauderdale FL 33312 305/983-5600 Martin, Richard E Rodriguez, Augusto A Winston, Michael	<b>Barnhart, E Paul</b> 959 Gardenview Office Parkway St Louis MO 63141 314/569-2232 Barnhart, E Paul	<b>Benefit Payments Inc</b> 700 East Ogden Avenue Westmont IL 60559 312/325-9470 Hillman, James L	
<b>Anderson, Arthur W</b> 175 Fisher Street Needham MA 02192 617/449-0556 Anderson, Arthur W	<b>Atwood &amp; Co</b> 13113 Polvera Avenue Rnch Bernardo CA 92128 619/451-6049 Atwood, Clarence R	<b>Bartolain, Clifford P</b> 3203 Stillhill Drive McHenry IL 60050 815/344-2862 Bartolain, Clifford P	<b>Benefit Plan Consultants Inc</b> 615 Pukoi Street Penthouse Suite Four Honolulu HI 96814 808/533-3831 Ayson, Benjamin E Furuike, Charles K	
<b>Kenneth D Anderson Co Inc</b> 44 Main Street PO Box 576 Concord MA 01742 617/259-0729 Anderson, Kenneth D	<b>Peter D Austin &amp; Associates</b> 4063 Sunsept Drive Studio City CA 91604 213/769-1145 Austin, Peter D	<b>Bass Consultants Inc</b> 530 Wells Fargo Drive Suite 300 Houston TX 77090-4026 713/583-0272 Bass, Frederick B Umahi, Roman T, Jr.	<b>Benefit Plans Services Inc</b> PO Box 909 Huntington WV 25712 304/525-6557 Jones, William W	
<b>Jerrald Axelrod Consulting Actuary Inc</b> 24005 Plover Lane Laguna Niguel CA 92677 714/831-5565 Axelrod, Jerrald	<b>Bassett, Preston C</b> One Tanglewood Circle Wallingford PA 19086 215/565-3425 Bassett, Preston C	<b>Bastian &amp; Co</b> American Financial Center 2400 Louisiana Blvd NE Albuquerque NM 87110 505/881-1947 Bastian, Twila	<b>Benefit Research &amp; Planning</b> Benson Manor, Suite 127 Township Line Road & Washington Jenkintown PA 19046 215/572-0990 Middleton, Raymond L	

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

<b>Benefit Service Corp</b> 577 Industry Drive Seattle WA 98188 206/575-4350 Pepper, David F	<b>Beyer-Barber Incorporated</b> PO Box 1728 Allentown PA 18105 215/435-9577 Hackman, Patricia W Sekol, Randee William	<b>Boston Benefits Consulting Inc</b> 184 High Street 4th Floor Boston MA 02110 617/426-4580 Brennan, Paul J	<b>Brown, Milton L</b> 935 Chester Avenue San Marino CA 91108 Brown, Milton L	Daniels, William (Pittsburgh) Davis, Edward H Delon, Merrill S De Meyere, Dolores De Monte, Arnold Mark Diamond, Stephen D Dondero, Arlene Dorfman, David R Driscoll, Francis T Duncan, Zanese B (Atlanta) Faber, Peter R (Harmon Meadow) Farb, Edward I Finkenberg, Frank E Giegerich, William E, Jr. Goehring, Richard Orr (Pittsburgh) Gravitz, David H Gunzer, Barbara S (Dallas) Haneberg, Ronald L (Dallas)
<b>Benefit Services Co</b> 1375 Peachtree Street Suite 700 Atlanta GA 30309 404/872-0700 Nicholson, Wendell J	<b>E W Blanch Co</b> 3500 West 80th Street Minneapolis MN 55431 612/835-3310 Swager, Richard E Wacek, Michael G	<b>Boulet, Gerald F</b> 36 South Main Street Sharon MA 02067 617/784-3287 Boulet, Gerald F	<b>Bruce and Bruce Co</b> 916 Sherwood Drive Lake Bluff IL 60044 312/295-6200 Bruce, Robert E Bruce, William D Buck, Norman F Nieh, Loretta Vora, Shantil A	Diamond, Stephen D Dondero, Arlene Dorfman, David R Driscoll, Francis T Duncan, Zanese B (Atlanta) Faber, Peter R (Harmon Meadow) Farb, Edward I Finkenberg, Frank E Giegerich, William E, Jr. Goehring, Richard Orr (Pittsburgh) Gravitz, David H Gunzer, Barbara S (Dallas) Haneberg, Ronald L (Dallas)
<b>Benefits Technology Inc</b> 3545 Forest Drive Bethel Park PA 15102 412/854-0581 Stroh, Ethan	<b>Blattenberg Associates Inc</b> 19762 MacArthur Boulevard Suite 311 Irvine CA 92715 714/833-3740 Blattenberg, Robert C	<b>John M Bragg &amp; Associates Inc</b> 600 W Peachtree Street NW Suite 1010 Atlanta GA 30308 404/898-1510 Bragg, John M MacLean, James F (Lincoln)	<b>George Brummer &amp; Assoc Ltd</b> 545 Oaks Lane Suite 203 Pompano Beach FL 33069 305/975-9596 Brummer, George	Hanselmann, Jay B (Fort Wayne) Harrington, Jan R Harris, Daniel S Hart, Bernard E (Chicago) Haynes, Garry L Henry, Walter P (Chicago) Hochheiser, Myron Jensen, Ralph Kahnberg, John F Kapner, Joanna M Kazanjian, Agnes Kelly, George E (Pittsburgh) Kim, Yung-Chai Kruse, Brian W Lo Cicero, Joseph A Lovelio, George M Mabry, Frederick C (Atlanta) Malizia, Anthony M (San Francisco) Masiello, Adelaide McDaniel, Margaret M (Dallas)
<b>Benetech Corp</b> 7419 South Depew Street Littleton CO 80123 313/855-1870 Keffer, William W	<b>Boatright &amp; Associates</b> 3102 Ambrose Avenue Nashville TN 37207 615/228-8000 Boatright, David J Pinder, William C	<b>The Braun Group</b> 4500 Onondaga Blvd Syracuse NY 13219 315/471-5707 Braun, Sharlene Tracy	<b>Bryan Pendleton Swats &amp; McAllister</b> 4205 Hillsboro Road A200 Nashville TN 37215 615/385-1640 Brister, Michael E (Jackson) Bryan, William J Donald, David U (Jackson) Franz, Shirley Jean (Louisville) Hohman, Kenneth F (Louisville) Maurer, Richard L McAllister, Joseph P Pendleton, Franklin D Pratt, Hunter D (Jackson) Shaub, David L Swain, Thomas A Williams, Vickie N	McIntyre, Jane McLaughlin, Walter J 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) Peterson, Stephen G Ponzini, John J Quesada, Ann Rachel Reed, Edith T Reynolds, William J (Pittsburgh)
<b>Benetech Inc</b> 4330 Auburn Blvd Sacramento CA 95842 916/484-6811 Bruckman, Paul S Jones, Weston R Richardson, Harlan W	<b>Boley, Russell A</b> 30222 Wingfoot Drive Evergreen CO 80439 303/674-2858 Boley, Russell A	<b>Briegel, Dorothy B</b> 4602 Butte Road Richmond VA 23235 Briegel, Dorothy B	<b>William M Buchanan &amp; Assoc</b> 8575 W 110th Street Suite 100 Overland Park KS 66210 913/451-8094 Buchanan, William M Drake, Jeffrey S Miller, John R Neidig, Frank (Plano)	McGrath, John J McIntyre, Jane McLaughlin, Walter J 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) Peterson, Stephen G Ponzini, John J Quesada, Ann Rachel Reed, Edith T Reynolds, William J (Pittsburgh)
<b>Charles G Bentzin Associates</b> 234 North Central Avenue Suite 646 Phoenix AZ 85004 602/257-8855 Benzin, Charles G Wolfenden, James D	<b>Bolton &amp; Associates Inc</b> 16 East Eager Street Baltimore MD 21202 301/625-0281 Blazek, Charles J, III Bolton, Robert G	<b>Briscoe Professional Services</b> 3349 Golf Trail Stuart FL 33494 Briscoe, J Huell	<b>British-American Intl Corp</b> 312/332-0430 Comm, Jerome S Mitchell, William H	McGrath, John J McIntyre, Jane McLaughlin, Walter J 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) Peterson, Stephen G Ponzini, John J Quesada, Ann Rachel Reed, Edith T Reynolds, William J (Pittsburgh)
<b>George Beram &amp; Co Inc</b> 1163 Walnut Street Newton Highlands MA 02161 617/965-0610 Beram, George Bruno, Philip G Godwin, James H Holland, George W	<b>Bond &amp; Co</b> Three Penn Center Plaza Philadelphia PA 19102 215/568-6000 Bond, John J	<b>J Huell Briscoe &amp; Assoc Inc</b> 307 N Michigan Avenue Chicago IL 60601	<b>Brodie, Norman</b> 81 Robert Drive New Rochelle NY 10804 Brodie, Norman	McGrath, John J McIntyre, Jane McLaughlin, Walter J 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) Peterson, Stephen G Ponzini, John J Quesada, Ann Rachel Reed, Edith T Reynolds, William J (Pittsburgh)
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**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.****Buck Consultants Inc - continued**

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 Simon, Robin B  
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**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

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<b>Compensation Management Inc</b> 100 South Brentwood Blvd St Louis MO 63105 314/726-0010 Lannert, Thomas F Mills, William W Robberson, Paul W	<b>Consolidated Group Inc</b> PO Box 1440 Framingham MA 01701 617/620-1000 Carbone, Robert F			<b>Steve P Cooperstein &amp; Affiliates</b> 360 First Avenue New York NY 10010 212/475-5029 Cooperstein, Steve P
<b>Compensation Planning Inc</b> 50 Penn Place Suite 500 Oklahoma City OK 73118 405/840-9011 Dean, Joseph	<b>Consolidated Pension Conslt</b> 8072 West 95th Street Hickory Hills IL 60457 312/599-2700 Miller, David R	<b>Coopers &amp; Lybrand</b> 1251 Avenue of the Americas New York NY 10019 212/536-2000 Arjani, Neville A (Philadelphia) Bald, Barbara Barclay, D Lee (Seattle) Benjamin, Deborah K (Boston) Bertko, John M (San Francisco) Blazer, Barry L Bondy, Peter J Bremer, John P (Detroit) Broussard, Lois M (Chicago) Buck, Frank J Buckheit, William E Carusi, Leonard G (Philadelphia) Champ, Michael F Cirkel, Robert E Colton, Richard A Cooper, Duncan L Dresner, David E (Chicago) Faga, Doreen S Fallquist, Richard J (Seattle) Feldman, William T (Chicago) Fink, Glenn F (Philadelphia) Forstadt, Jack (Chicago) Friedman, Kenneth L Gillespie, Peggy L (Atlanta) Gilman, Barry Martin (Boston) Glyn, Rachel Eve (Philadelphia) Grady, David J Grady, John H Hall, Allen A (Los Angeles) Hall, James A, III Harris, Kenneth I (Philadelphia) Hausmann, James C (San Francisco) Heindel, Stephen (San Francisco) Hermann, John A (Philadelphia) Horowitz, Mark D Kadoyama, Mitsuuru (San Francisco)	Latta, Judith E Lawson, Barbara V K (Boston) Licht, Peter M Linden, Orin M Lombardi, Lynne- Anne McClanahan, Charles L (Chicago) McMahon, Robert T (Detroit) Menking, George D (Dallas) Millman, Gerald M Mohon, Beryl S Montesano, Gary Louis Mowery, Brent Michael Muller, Robert G Murrin, Thomas E (San Francisco) Newman, Jeffrey David (Stamford) Nick, William O'Brien, Terrence M (Chicago) O'Connell, Ann M (Tampa) Pavel, David Pepper, Martin Phillips, John B (San Francisco) Phillips, Nicholas Joseph (Syracuse) Quintano, Richard A Reed, Harold Lee (Columbus) Richmond, Stanley M (Boston) Robertson, John P (San Francisco)	<b>Cormack &amp; Associates Inc</b> 117 South Crest Drive Suite 100 Birmingham AL 35209 205/942-5224 Cormack, Charles L
<b>Compensation Resources Inc</b> 33 West Main Street Elmsford NY 10523 914/592-1500 Blackburn, Sandra L Liuzzo, Joseph	<b>Consultants in the Valley</b> PO Box 1658 Downey CA 90240 213/869-8355 Mitchell, Robert R			<b>Corporate Pension Services Ltd</b> 180 North LaSalle Suite 3200 Chicago IL 60601 312/346-5588 Kessner, William V
<b>Complete Pension Admin Inc</b> 17521 SW 93rd Avenue Miami FL 33157 305/253-1013 Danielson, Herbert V	<b>Consulting Actuarial Group</b> 778 Frontage Road Suite 109 Northfield IL 60093 312/441-7630 Emering, Sandra A			<b>Corporate Plan Services Inc</b> PO Box 836 2040 Savannah Hwy Charleston SC 29402 803/571-7041 Walker, Stephen L
<b>Comprehensive Actuarial Cnslt</b> 20 Plaza Street Suite C12-14 Brooklyn NY 11238 718/636-5445 Selbst, Ronnie	<b>Consulting Actuarial Services</b> 10840 Malcolm Drive Baton Rouge LA 70811 504/775-1557 Huval, Ernest			<b>Correll Co</b> 10661 S Roberts Road Palos Hills IL 60465 312/599-5200 Correll, Frank
<b>Comprehensive Benefit Services</b> 475 Gate Five Road Building A, Suite 215 Sausalito CA 94965 415/331-6284 Coate, Larry D	<b>Consulting Actuaries Inc</b> 60 Route 46 PO Box 1269 Fairfield NJ 07007 201/575-1100 Oltchick, David N Phillips, Howard M Schmier, Abram			<b>Corroon &amp; Black</b> 550 Mamaroneck Avenue Harrison NY 10528 914/698-8030 Lester, David
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	<b>Consulting Pension Actuaries Inc</b> PO Box 16754 Temple Ter FL 33687 813/985-9896 Feutz, James R Thompson, Lloyd W (Tampa)			<b>The Cowan Actuarial Co</b> 700 Walnut Street Suite 306 Cincinnati OH 45202 513/241-1280 Cowan, Paul C McElhaney, Stephen T

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**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

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Samples, Donald W

Shapiro, Kenneth

Spitz, Ronald O

(Chicago)

Tannenbaum, Stanley

H (Stamford)

Tepfer, Arthur H

(Chicago)

Thompson, John B

(Pittsburgh)

Vehet, Robert F

Witt, William E

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Zaidi, Ah R

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Rowe, Douglas L

Wild, Veda Dianne

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Baehl, Michael E

Bell, George E, III

Bernsee, Robert W

Bernstein, Z Samuel

Berry, James M

(Rowayton)

Bishop, Donald B

Botkin, Marilyn Susan

Brackey, Marianne G

Continued on next page

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.****Hewitt Associates -  
continued**

Brandorff, Perry O  
(Rowayton)  
Burmeister, Monica  
Camferdam, Steven R  
(Phoenix)  
Carey, Douglas J  
(Rowayton)  
Carey, Gene Debbie  
Tong (Rowayton)  
Carnegie, Jerry Y  
(Rowayton)  
Casmer, David M  
(Minneapolis)  
Christiansen,  
Christofer (Rowayton)  
Cochran, William R  
(Milwaukee)  
Cole, Raymond E (San  
Francisco)  
Cornwall, Lynn A  
Cronin, Lynn (New  
York)  
Delahanty, Edward L  
(Minneapolis)  
Denlinger, Kurt F  
Eaker, Robert Charles  
(Rowayton)  
Ferreri, James Paul  
Fine, Howard J (New  
York)  
Fixmer, John P  
Garabedian, Thomas J  
(Rowayton)  
Gayda, Joseph J  
(Dayton)  
Gifford, Dale L (The  
Woodlands)  
Goldstick, Elliott M  
Gordon, Julie  
Starkman  
Goulette, Judith A  
(Chicago)  
Grassel, Keith A (San  
Francisco)  
Gregory, C William  
Herington, Dohn R  
Hill, Michael R  
Holland, Daniel J (The  
Woodlands)  
Hunt, David L  
(Rowayton)  
James, Ken E  
Johnston, Michael L  
(Rowayton)  
Jones, J Michael  
(Tampa)  
Jones, Michael B  
(Rowayton)  
Kieley, John (Wellesley  
Hls)  
Kittel, Sharon L  
(Rowayton)  
Kloss, Joseph C  
Laketek, Maryann  
(Chicago)  
Leister, Kellen G  
(Rowayton)  
Leone, Robert J  
Levin, Howard J  
(Chicago)  
Longiotti, Charles  
Alan (The  
Woodlands)  
Meshboum, Dr. Stuart

Miller, Barry E  
(Newport Beach)  
Moody, Richard L  
Munson, Bradley  
Drewes  
Nelson, James E  
(Milwaukee)  
Neuwirth, Peter J  
(Newport Beach)  
Ornt, Yvonne Gatcheff  
Osicka, Charles J  
Ozark, James G (Los  
Angeles)  
Parrish, Norman W  
(The Woodlands)  
Patrick, Rodger R  
(Detroit)  
Pinzur, Laurence  
(Rowayton)  
Primmer, Roger L  
Prullage, Donald L  
Raffety, David K  
(Milwaukee)  
Roberts, John C  
(Rowayton)  
Roof, Timothy C  
(Rowayton)  
Sample, Betty L  
Schmitz, Thomas L  
Schwehr, Mark D  
Sher, Fred (Newport  
Beach)  
Sze, Michael  
Tobin, Harold B  
Twery, Scott C  
(Rowayton)  
Vogrich, Robert M  
Wagner, Stephen B  
(Minneapolis)  
Wilson, Gerald I  
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Kandrac, Joseph J  
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Morris, John William  
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<b>Ins Marketers Inc</b> 5501 Avron Boulevard Metairie LA 70003 504/888-4652 Butler, William E	<b>Fred. S James &amp; Co</b> 55 Water Street New York NY 10041 212/747-6600 Bartlett, William N (Short Hills) Bricker, Janice P (Philadelphia) Cooper, Joel Leonard (Short Hills) Dollinger, Ruth S (Short Hills) Freed, Bruce (Portland) Freed, Joan S (Portland) Harrison, Graham A (Philadelphia) Kane, Adrienne B (Short Hills) Kikla, Samuel M (Philadelphia) Neubarth, Neil W (Short Hills) Pastino, Gregory J, Jr. (Philadelphia) Roy, Ronald N (Salt Lake City) Surrago, James (Short Hills) Visner, Steven M (Short Hills) Weller, Alfred O (Short Hills)	<b>Jasmark</b> 14813 SW 140th Place Miami FL 33186 305/441-1743 Steinberg, Howard L	<b>The Johnson Cos</b> PO Box 8 Newtown PA 18940 215/968-4741 Hadigian, William MacBain, Kenneth D Raab, Marguerite	
<b>Intac Actuarial Services</b> 82 West Main Street Ramsey NJ 07446 201/825-3505 Rosenberg, Max	<b>Jenkins Hunzelman &amp; Co</b> 9550 Forest Lane Dallas TX 75243 214/340-0355 Hunzeman, M James Jenkins, Allen W	<b>Howard Johnson &amp; Co</b> 1111 Third Avenue Suite 1700 Seattle WA 98101 206/625-1040 Blatt, Barbara K Canlas, Sonia B (New York) Degann, A David (New York) Hansen, Eric Main (Portland) Hotvet, James L (Pasadena) Lemkau, Portia Lynn Marotta, Bruce A O'Farrell, Brendan Peterson, Davis E Reade, Jeffrey L (San Francisco) Wyman, Richard B	<b>Kapur, Vishwa N</b> 25 Winthrop Drive Woodbury NY 11797 516/692-7646 Kapur, Vishwa N	
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<b>IPC Actuarial Services Inc</b> 1325 Fourth Avenue PO Box 2389 Seattle WA 98111 206/343-2333 O'Kelley, John Kip	<b>Johnson &amp; Higgins</b> 95 Wall Street New York NY 10005 212/701-7500 Barad, Edward L (Los Angeles)	<b>Keating, Richard C</b> PO Box 15 Gurnee IL 60031 312/623-2338 Keating, Richard C		
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<b>Jacobsen, Richard L</b> 12705 Parkwood Drive Burnsville MN 55337 612/890-0695 Jacobsen, Richard L	<b>Jordan &amp; Andrews</b> 50 Old Courthouse Square Suite 207 Santa Rosa CA 95404 707/545-1001 Jordan, James L	<b>L H Kemper &amp; Associates Inc</b> 5112 Sangamore Road Bethesda MD 20816 301/229-0311 Kemper, Lee H		
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<b>Richard D Kern</b> 517 3rd Street Suite 27 Eureka CA 95501 707/443-7355 Kern, Richard D	<b>Koppel, Ellen L</b> 156 La Pier Glencoe IL 60022 312/835-5137 Koppel, Ellen L	<b>Kwasha Lipton</b> 2100 North Central Road Fort Lee NJ 07024 201/592-1300 Ansbach, Joseph M 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 Gross, Harry Heitzman, Robert E, Jr. Heller, Lawrence A Hickey, John C Hutchings, Peter L Kastrinsky, Ira G Leventhal, Gary D Mactas, Leonard Marx, Deborah J McKearney, Lawrence J Mikolajczyk, Michael A Root, Randolph B Rosenberg, Jay P Rotello, Patricia A Rushworth, Thomas J Sears, Richard C Senior, F Thomas Sher, Lawrence J Siebler, Ira I Skovron, David A Strazenski, Joseph P Topf, Norman A Torrie, William Westervelt, John S Wiskowski, John P	<b>Robert N Langerman</b> Associates 47 College Street New Haven CT 06510 203/777-7663 Langerman, Robert N	<b>Leight, Douglas L</b> 200 East 17th Street New York NY 10003 212/420-0224 Leight, Douglas L
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<b>Lister, John J</b> 3800 Bond Avenue Drexel Hill PA 19026 215/449-4427 Lister, John J	<b>Mammel Schropp</b> <b>Swartzbaugh Engler &amp; Jones Inc</b> 9110 W Dodge Road Suite 175 Omaha NE 68114 402/397-7000 Jones, Donn B, Jr. Mann, Dale Charles	<b>Mathews &amp; Associates Inc</b> 1430 E Indian School Road Suite 200 Phoenix AZ 85014 602/277-2371 Gardner, Bruce Matthews, Steven R	<b>McDonough, Robert M</b> RD 1 Box 899 Limerick ME 04048 207/793-2518 McDonough, Robert M	<b>William M Mercer-Meidinger Inc</b> 1211 Avenue of the Americas New York NY 10036 212/997-7171 Abrahamson, Alice S (Brookfield) Acuff, Lucian B (Nashville) Aghira, Robert B (Philadelphia) Allen, William E (Chicago) Altman, Ian H (San Francisco) Anderson, Keith M (Chicago) Anderson, Steven E (Minneapolis) Atteridge, John Wolcott (San Francisco) Bachman, Burl Vaughn (Richmond) Bader, Lawrence N Barabino, Richard J. Jr. (Boston) Barker, Paul W (Denver) Barr, Harold Isaac (Dallas) Beiles, Roger (San Francisco) Berin, Barnet N Bleakney, Janet Flickinger (Seattle) Block, Ronald A (Indianapolis) Boardway, Sandra Z (Richmond) Bogosian, Carol A (Chicago) Bollin, Michael L (Kansas City) Brandes, Mark I Breitman, Alan S (Boston) Brigade, Harold R (Rochester) Briscoe, Donald J (Minneapolis) Brochu, Robert A Bruning, John Frederick (Louisville) Buckner, Karen W (Memphis) Burgett, John W (St Louis) Bush, William W, III (Pittsburgh) Caine, Gary J (Boston) Campbell, Kenneth R (Richmond) Cantor, David M (Boston) Chadwick, Richard A (Pittsburgh) Chase, Robert S (Pittsburgh) Chorvat, Jan Alan (Tampa) Christenson, Wayne E (Chicago) Gianniello, Domenick A
<b>Longaker, Leslie W</b> 156 Garnsey Pittsford NY 14534 Longaker, Leslie W	<b>Management Applied Programing</b> 6420 Wilshire Boulevard Los Angeles CA 90048 213/658-7220 Bassim, Robert	<b>Maurer &amp; Tobleman Inc</b> 2808 Beluche Drive Galveston TX 77551 409/744-1965 Maurer, John A Tobleman, Dennis R	<b>MBA Inc</b> 36 Midvale Road PO Box 193 Mtn Lakes NJ 07046 201/335-6448 Muetterties, John H	<b>McGuinn &amp; Lawley Inc</b> Public Ledger Building Independence Mall Philadelphia PA 19106 215/922-1919 Lawley, Carl David, Jr. McGuinn, John J
<b>Lord &amp; Ware Inc</b> PO Box 404 Westfield IN 46074 317/896-9502 Carr, Richard M Lord, Brent Allen Pollard, Richard J Sauer, Terence W	<b>Management Compensation Group</b> 4640 SW Macadam Avenue Suite 250 Portland OR 97201 503/226-1421 Hart, Paul C Hirschkron, Gary W Spitznass, Richard B	<b>MBK Pension Group Inc</b> Four Commerce Park Square 23200 Chagrin Blvd #600 Beachwood OH 44122 216/292-8155 Kieser, Manfred B	<b>McInally Associates Inc</b> Radnor Station Bldg Two Radnor PA 19087 215/687-2088 Leonard, Marilyn R McInally, Loia D	<b>McIntosh, Karol A</b> 11 Fairway Lane Foxboro MA 02035 617/543-5174 McIntosh, Karol A
<b>Lorenz, Alois J</b> 999 Executive Parkway Suite 100 St. Louis MO 63141 314/434-2656 Lorenz, Alois J	<b>S K Mannlein &amp; Associates</b> 5909 Leonard Ave Downers Grove IL 60516 312/963-2447 Mannlein, Sharon K	<b>McCarthy, Denis J</b> PO Box 936 Mill Valley CA 94941 415/332-1313 McCarthy, Denis J	<b>The McKay Barlow Co Inc</b> PO Box 211 10 Park Place Butler NJ 07405 201/492-1880 Barlow, John R	<b>McLaughlin, John</b> 15056 West Clover Lane Libertyville IL 60048 312/362-4896 McLaughlin, John
<b>Luzader &amp; Associates</b> 312 G Daniel Baldwin Bldg Erie PA 16501 814/456-6243 Luzader, Randall M	<b>Markley Actuarial Services</b> 29 East King Street Suite 220 Lancaster PA 17603 717/295-3178 Markley, John Robert	<b>McCauslan, George W</b> 3915-C 24th Street San Francisco CA 94114 415/826-8058 McCauslan, George W	<b>D L Mead &amp; Associates Inc</b> 2820 N Washington Blvd Arlington VA 22201 703/841-1000 Mead, David L	<b>Meeks &amp; Co</b> 921 Chatham Lane Columbus OH 43221 614/451-9750 Flint, John H Greff, Herbert D Massey, John B
<b>Macarchuk, John</b> 29 Oran Street Worcester MA 01605 617/853-3638 Macarchuk, John	<b>Marsh &amp; McLennan Cos</b> 1221 6th Avenue New York NY 10020 212/997-2000 Goldberg, Terry L Smith, Alexander J C	<b>McComb, Thomas M</b> 1501 Longs Peak Drive Ft Collins CO 80524 303/482-1814 McComb, Thomas M	<b>Gordon Meisner &amp; Co</b> 24901 Nwstern Hwy #318-A Southfield MI 48075 313/353-1760 Meisner, Gordon R	<b>Continued on next page</b>
<b>MacKeen &amp; Myatt Inc</b> 1305 Ashleybrook Lane Winston-Salem NC 27103 919/765-4141 MacKeen, W Duncan Myatt, Robert W	<b>Marsh &amp; McLennan Grp Assoc Inc</b> 222 South Riverside Plaza Chicago IL 60606 212/997-8681 Vaughan, Richard L	<b>McConney Associates Inc</b> PO Box 49445 Los Angeles CA 90049 213/472-8372 McConney, Gerald E	<b>Masterson, Norton E</b> 1516 Clark Street Stevens Point WI 54481 715/344-3831 Masterson, Norton E	<b>Meaton, Charles W</b> Loop, Susan Lynn Notaras, S George Thomas, Joseph Hunter Todd, Douglas Lewis
<b>Malcolm Thompson &amp; Associates</b> 14505 Torrey Chase Blvd Suite 107 Houston TX 77014 713/537-8304 Sondergaard, John E	<b>Martin, Judy L</b> 456 Corbett San Francisco CA 94114 Martin, Judy L	<b>McCready &amp; Keene Inc</b> PO Box 50280 Indianapolis IN 46250 317/849-4333 Donnelson, Paul V Ferrell, Joe H Keaton, Charles W Loop, Susan Lynn Notaras, S George Thomas, Joseph Hunter Todd, Douglas Lewis	<b>McDonough, Robert M</b> RD 1 Box 899 Limerick ME 04048 207/793-2518 McDonough, Robert M	
<b>Maloney &amp; O'Sullivan Inc</b> One Cherry Hill Suite 800 Cherry Hill NJ 08002 609/667-5555 O'Sullivan, Leonard				

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.****William M Mercer-Meidinger Inc - continued**

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 Damia, Andrew P  
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 deMars, Roger W (Morristown)  
 Dineen, Terrence John  
 Donlon, Thomas M (Chicago)  
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 Dotterer, Vicki A (San Francisco)  
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 Dutson, Patrick A (Cincinnati)  
 Ehas, Robert S (Philadelphia)  
 Erk, Henry A, III (Louisville)  
 Faulkner, Keith A (Stamford)  
 Feeney, Raymond M  
 Fernandez, Eladio M  
 Ferrante, Russell L (Dallas)  
 Fiddler, Tom L (Birmingham)  
 Field, Warren A (Kansas City)  
 Freeman, Richard W (Boston)  
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 Fuerst, Donald E (Los Angeles)  
 Fung, Lionel Nai-Yin  
 Gabel, John D (Cleveland)  
 Gabrelow, Martin Gary (Seattle)  
 Gagel, Stephen (Louisville)  
 Gibson, Martin F (Los Angeles)  
 Glasco, William R (Kansas City)  
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 Goggin, Robert (Cincinnati)  
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 Goloub, Valentine  
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 Grunthal, Peter F (Washington)  
 Guyton, Michael George (Nashville)

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 Johnson, David Martin (Kansas City)  
 Juneja, Diljit S  
 Kan, Philip Tai-Ping (Los Angeles)  
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 Miller, John Hamilton (San Francisco)  
 Model, Jeremiah B (Boston)  
 Monaghan, Dennis M (Portland)  
 Morrison, Gary C (Seattle)  
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 Mudd, Bonnie Owenette (Chicago)  
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 Ninnemann, Deane (Minneapolis)  
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 Skoglund, David Micheal (Dallas)  
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 Sustman, Scott C (Houston)  
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 Taggart, Michael Harry (Houston)  
 Tenenbaum, Philip M (Birmingham)  
 Ternoey, Brian C (Dallas)  
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Toher, Thomas (Rochester)  
 Tomczyk, Thomas S (Pittsburgh)  
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 Wong, Everett D (Baltimore)  
 Wong, Stephen Y N (San Francisco)  
 Yackel, David A  
 Young, Harry S (Orange)  
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 516/432-0178  
 Meyers, Ronald

**Miami Valley Pension Service**  
 550 Talbott Tower  
 Dayton OH 45402  
 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

**Midwest Actuaries Inc**  
 1329 West 96th Street  
 #110  
 Indianapolis IN 46260  
 Reece, John Michael

**Midwest Pension Actuaries Inc**  
 30640 12 Mile Road  
 Farmington Hts MI 48018  
 313/851-4810  
 Hemker, Bernard L  
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**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

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 608 N St Paul Suite 611  
 Dallas TX 75201  
 214/922-9603  
 Gove, Robert E  
 Miller, Orville H

**Miller & Miller Consulting Actuaries Inc**  
 720 White Plains Road  
 Scarsdale NY 10583  
 914/472-7000  
 Miller, Craig A  
 Miller, Scott D

**Miller Mason & Dickenson Inc**  
 One First Avenue  
 PO Box 867  
 Conshohocken PA 19428  
 215/834-2100  
 Callahan, James P  
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 Emig, Kevin J  
 Gdowik, Steven P  
 (Philadelphia)  
 Gleason, Mary Lou  
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 Hampson, Albert L  
 Henderson, Robert F  
 Hogan, William V  
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 Janush, Erwin S  
 (Chicago)  
 Kesselman, Harvey  
 Marietti, Roger N  
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 Lane (Chicago)  
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**Miller, Martin A**  
 2224 Washington Street  
 San Francisco CA 94115  
 415/922-6698  
 Miller, Martin A

**Paul V Miller Co**  
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 Mission KS 66202  
 913/262-1064  
 Miller, Paul V

**Miller, Phyllis R**  
 6355 Topanga Canyon  
 Blvd  
 Suite 429  
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 213/703-6069  
 Miller, Phyllis R

**Millerd, John N**  
 18231 Santa Joanna  
 Fountain Valley CA 92708  
 714/968-5072  
 Millerd, John N

**Milliman & Robertson Inc**  
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 Suite 3600  
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 206/624-7940

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 (Atlanta)

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 Greenstein, Marcia  
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 (Radnor)

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 (Brookfield)

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 G (Radnor)

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 (Portland)

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 York)

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 Francisco)

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 (Brookfield)

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 (New York)

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 Francisco)

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 (Brookfield)

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 (Houston)

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 (San Francisco)

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Miller, Robert A, III  
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 (Brookfield)

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 (Washington)

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 Louis)

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 Jr

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 (Chicago)

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 (Omaha)

Ogden, David F  
 (Brookfield)

Ogg, Bruce T (Radnor)

Omdal, Robert W  
 Ostuw, Richard E (New  
 York)

Ott, Dennis Mark  
 (Brookfield)

Pacelli, Jane D  
 (Washington)

Parker, Gregory W  
 Patterson, Paul J

Peabody, J Lynn  
 (Indianapolis)

Pearson, Margaret E  
 (Portland)

Peterson, Kris E  
 (Omaha)

Pinczkowski, Raymond  
 E, Jr. (Denver)

Poulos, Bryan K  
 (Houston)

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 (Bloomfield)

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 (Portland)

Reimert, William A  
 (Radnor)

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 (Brookfield)

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 York)

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Schlude, Raymond T,  
 Jr. (Chicago)

Schreiner, John P  
 (Brookfield)

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 (Bloomfield)

Schwartz, Sharon (New  
 York)

Sedlacek, Paula S  
 (Radnor)

Sherrets, Julianne How  
 (Omaha)

Simester, T Thomas  
 Sintov, Joseph D

Smith, William David  
 (San Francisco)

Snyder, John B  
 (Brookfield)

Sommer, Steven D  
 Sorrentino, Steven G  
 (New York)

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 Steffen, Karen

Stoltzfus, James G  
 (Radnor)

Straate, Lee H  
 (Brookfield)

Sullivan, Denis J  
 (Omaha)

Thoen, Franklin N  
 Triebl, Mark A (Dallas)

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 (Atlanta)

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 (Brookfield)

White, Richard E  
 (Houston)

Wiant, Elaine M  
 (Dallas)

Willman, Dean C  
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Wilmes, Arthur L  
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Winkenwerder,  
 Richard A

Winterhof, Bruce  
 (Chicago)

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**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

<b>Milliman &amp; Robertson Inc</b> - continued Workman, Bruce L (Omaha) Zielinski, Richard P Zwiener, Michael J (Dallas)	<b>Moran, Edward G</b> 4777 Jackson Road Cincinnati OH 45245 513/752-9367 Moran, Edward G	<b>National Associates Inc</b> 800 Pepperdine Univ Plaza 3415 Sepulveda Box 34080 Los Angeles CA 90034 213/390-8801 Absey, Donald M Barrett, William A (Mission Viejo) Bernardo, Evelyn M (Mission Viejo) Chan, David H (Seattle) Davidson, Jeffrey Alan dela Cruz, J Lamberto (San Mateo) Flynn, Edmond H (San Mateo) Howe, Jay (Seattle) Kim, Choong J Kobrine, Ronald Kovacs, Frank Kuechle, Gerrit C (Cleveland) Lee, Antony Y McCaw, Robert I (Seattle) McDonald, Harry G Neal, Howard F Odefey, William A (Seattle) Piper, Kurt Frederic Rothschild, Kenneth A Silverman, Martin (Cleveland) Wiegert, Roy E (Seattle) Wright, William S (Cleveland) Yen, Frank T	<b>Nightingale, William R</b> 3328 165th Place SW Lynnwood WA 98036 Nightingale, William R	<b>W H Odell &amp; Associates Inc</b> Suite A American Bldg 1400 Old Mill Circle Winston-Salem NC 27113 919/768-8217 Odell, W H Shugart, Edward R
<b>M &amp; R Services Incorporated</b> 530 Skinner Building 1326 Fifth Avenue Seattle WA 98101 206/624-7970 Akers, Michael J Perrott, Godfrey Pollard, Frank H Pruksma, Glenn J Richter, Virginia W Torrance, Ellen M	<b>The Morton Co</b> 6400 Canoga Avenue Suite 300 Woodland Hls CA 91367 213/992-4440 Kagan, Arthur B	<b>Mouton &amp; Co</b> 1230 S Myrtle Ave Suite 401 Clearwater FL 33516 Mouton, Glenn F	<b>Niles, Charles L, Jr.</b> Centre Square West 1500 Market Street Philadelphia PA 19102 215/886-7594 Niles, Charles L, Jr.	<b>Ogle &amp; Waters Inc</b> Feather Sound Corp Center One Corporate Dr, Ste 600 Clearwater FL 33520-5534 813/577-2884 Lessl, John A Waters, James J
<b>Millman, Russell L</b> 16 Fallen Branch Cincinnati OH 45241 513/793-8380 Millman, Russell L	<b>James J Moynihan &amp; Associates</b> 55 Linden Street Worcester MA 01609 617/756-5108 Boulay, Edward F	<b>Moysse Consulting Services</b> 125 Chenoweth Lane Suite 102 Louisville KY 40207 502/895-1077 Moysse, John S	<b>Noble Lowndes Becker</b> 33 Evergreen Place East Orange NJ 07018 201/675-8900 Freifeld, Stanley Gebauer, Gerhard J Jacobs, Myron Lome, Flinor Steinmann, John W	<b>Olmsted, David L</b> 15 Dumbarton Oaks Stratham NH 03885 603/772-6525 Olmsted, David L
<b>Mitchell &amp; Hartmann Inc</b> 13400 Riverside Drive Sherman Oaks CA 91423 818/907-6800 Hartmann, Jeffrey F Mitchell, Lawrence	<b>Multiplan Inc</b> 200 Park Avenue South New York NY 10003 212/477-3880 Fishman, Ira F	<b>Noble Lowndes Int'l Inc</b> 3 Park Avenue New York NY 10016 212/689-4100 Cotter, Michael C Eng-Seto, Hor Fay Finster, John N Kane, Howard L Sapora, Joseph K Selles, Robert H Simmons, Maurice O (San Francisco)	<b>Noble Lowndes Int'l Inc</b> 3 Park Avenue New York NY 10016 212/689-4100 Cotter, Michael C Eng-Seto, Hor Fay Finster, John N Kane, Howard L Sapora, Joseph K Selles, Robert H Simmons, Maurice O (San Francisco)	<b>Olshen &amp; Associates Inc</b> 760 Market Street Suite 739 San Francisco CA 94102 415/982-3632 Olshen, A C
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Porter, William A  
Ryan, Allan W

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Colman, Robert  
Arthur (Chicago)  
Demty, Joseph C  
(Boston)  
Fluhr, Howard  
Ginsberg, Stephen R  
Gleave, Diane M  
Grant, Dale B  
Greenblum, Eli  
(Washington)  
Joyner, Leon F, Jr.  
(Atlanta)  
Kaplan, Michael H  
Karlin, Michael J  
Krusky, Robert D  
Latetti, Nicholas J  
Lawrence, Stewart D  
Laws, James (Los Angeles)  
Levenson, Martin

Levy, Thomas D  
(Washington)  
Mah, Susan E  
Padro, Miguel A (San Francisco)  
Palmer, Glenn W  
(Chicago)  
Riley, Kathleen A  
(Boston)  
Rog, Howard  
Rotkowitz, Irving P  
Rumley, Sammy H  
Shively, Theodore J  
(San Francisco)  
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Selwood, Alex E

**Shactman-Fecteau Assoc Inc**  
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Seekonk MA 02771  
617/336-9424  
Fecteau, Thomas B

**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  
Richmond VA 23219  
804/788-4992  
Shall, Carol C  
Shall, Mark L

**Sharp, Anthony C**  
PO Box 117  
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215/688-1885  
Sharp, Anthony C

**Shaw, James L**  
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Coral Gables FL 33134  
305/444-0328  
Shaw, James L

**Shearer, James L**  
210-1/2 W Maumee Street  
Angola IN 46703  
219/665-7673  
Shearer, James L

**Shearson Lehman Brothers Inc**  
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17th Floor  
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**William J Sheffler & Assoc**  
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Suite 150  
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619/565-4722  
Sheffler, William J

**Shek, Sandra C**  
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Englewood CO 80112  
303/771-8226  
Shek, Sandra C

**Shelby, Thomas H, III**  
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Dallas TX 75240  
214/437-0905  
Shelby, Thomas H, III

**Sherrill & Associates**  
3953 Pleasantdale Road  
Suite 116  
Atlanta GA 30340  
404/449-5403  
Sherrill, Thomas C

**Sherritt, George M**  
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Suite 101  
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303/449-9382  
Sherritt, George M

**Shotwell, Stuart M**  
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Sherborn MA 01770  
617/653-7766  
Shotwell, Stuart M

**Sibigroth & Consultants**  
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Port Washington NY

11050  
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Sibigroth, Alan W

**Sibigroth, Joseph C**  
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305/276-1883  
Sibigroth, Joseph C

**Sieben & Associates Inc**  
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**Conrad M Siegel Inc**  
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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

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Street, John L

**Skalinder Wilkinson & Associates Inc**  
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Chicago IL 60606  
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**Slate, Marvin L, Jr.**  
855 Westover Avenue  
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919/723-8982  
Slate, Marvin L, Jr.

**Small Parker Ackerman Blossom**  
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Naff, William A  
Sears, Carol Ruth

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Smick, Robert L

**Smith Barney Harris Upham & Co**  
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212/399-6000  
Moore, James E

**Smith Batchelder & Rugg**  
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Musser, Karl R

**Smith Everett & Associates Inc**  
144 Exchange Boulevard  
Rochester NY 14614  
716/546-8060  
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Heaton, Gerald D  
(Syracuse)  
Kanitkar, Yeshwant G  
Spina, Vincent F  
(Syracuse)

**Smith, Courtland C**  
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Stamford CT 06905  
203/322-6216  
Smith, Courtland C

**Marvin Snyder & Associates Ltd**  
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Merion Sta PA 19066  
215/667-2955  
Snyder, Marvin

**Southeastern Pension Services**  
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904/399-3650  
Frew, Ruth  
Rosenberg, Martin

**Southern Actuarial Services Inc**  
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St Petersburg FL 33704  
813/823-4503  
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**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  
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O'Connor, Jeremiah

**Spear Actuarial Services Inc**  
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Spear, Roy W

**Spedden & Associates Inc**  
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Spedden, W Calvin

**Spencer Organization Inc**  
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201/666-6011  
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Spencer, William C

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

<b>Peter C Spoolstra &amp; Assoc Inc</b> 1829 North Meridian Street Indianapolis IN 46202 317/925-9001 Spoolstra, Peter C	<b>Stern, Howard D</b> 12925 SW 108 Avenue Miami FL 33176 305/233-5274 Stern, Howard D	<b>Sy, Leona U</b> 732 Davit Lane Redwood City CA 94065 415/591-3332 Sy, Leona U	<b>Gary G Thimm &amp; Associates</b> 539 Dorothy Lane West Chester PA 19380 215/696-7867 Thimm, Gary G	Brown, Mary Ann (New York) Brutzman, F Bard Burke, Anne D Camp, Jeanne H (Dallas) Campbell, Louie G Carr, Dennis L (Jacksonville) Carter, Edward J, Jr. (Dallas) Cerneka, Thomas P (St Louis) Chanitz, Lisa Gattel (Simsbury) Collins, Douglas J (Simsbury) Conway, Albert, III (St Louis) Davidson, Waid J, Jr. (Dallas) Davis, Darlene H (Irvine) Davlin, Michael F (Irvine) Dembiec, Linda A Demsey, Brian R (Irvine) DeWeese, Charles C (Hartford) Dobson, Robert H (Jacksonville) Doll, Douglas C (Jacksonville) Eckley, Douglas A (St Louis) Fagerberg, Denise F (Irvine) Ferguson, William A Fickes, Steven W (Jacksonville) Forde, Claudia S Fritz, John F (Irvine) Fueston, Loyd L, Jr. Gallagher, Cecily A (Dallas) Gallagher, Thomas L (Jacksonville) Garner, David C (Dallas) Ghezzi, Thomas L (Newton) Gould, Stephen J (Newton) Gross, Gary L (Austin) Groves, Jeffrey Alan Gubbay, Keith (New York) Gunn, Patricia L (New York) Harper, Jeffrey C (Jacksonville) Harrold, Steven A Heath, Roger R (Metairie) Hermes, Thomas M (Simsbury) Hoch, Standley H (Hartford) Holdredge, Wayne D (St Louis) Honebein, Carlton W (San Francisco) Houghton, Anthony J (St Louis)
<b>Harlow B Staley &amp; Associates</b> 1716 Longvalley Drive Northbrook IL 60062 312/564-0411 Staley, Harlow B	<b>Philipp K Stern Inc</b> Nine Dunbar Road Newark DE 19711 302/368-2460 Stern, Philipp K	<b>Synergistic Assoc International Inc</b> SAI Building 900 Dudley Avenue Cherry Hill NJ 08002 609/665-8833 Martineau, Donald J	<b>Thompson, Allen B</b> Nine Highwood Way Larchmont NY 10538 Thompson, Allen B	
<b>Stanley Holcombe &amp; Associates</b> Eight Piedmont Center, Suite 310 3525 Piedmont Road NE Atlanta GA 30305 404/262-7522 Dover, Elaine	<b>Stetson, Alexander N</b> 1701 North 54th Avenue Hollywood FL 33021 Stetson, Alexander N	<b>TAB Actuarial Services Inc</b> 2475 Canal Street Ste 110 New Orleans LA 70119 Breithaupt, Truman A	<b>Malcolm Thompson &amp; Associates</b> 14505 Torrey Chase Blvd Suite 107 Houston TX 77014 713/537-8304 Thompson, E Malcolm	
<b>W E Stanley &amp; Co Inc</b> PO Box 5363 Greensboro NC 27403 919/273-9492 Fleming, Barton G Olchak, Richard J Stancik, Edwin E	<b>John Stevens Associates Inc</b> 668 Joseph Drive Wayne PA 19087 215/265-2530 Stevens, John J	<b>Tandon Corp</b> 20320 Prairie St Chatsworth CA 91311 818/993-6644 Cameron, Brian M	<b>Thorntwaite &amp; Co</b> One Maryland Farms Suite 200 Brentwood TN 37027 615/378-1409 Thorntwaite, Wilfred L	
<b>Staub &amp; Associates Inc</b> 100 Washington Square Suite 1200 Minneapolis MN 55401 612/343-2506 Staub, E Brian	<b>Frank Stokes Inc</b> 7013 Crail Drive Bethesda MD 20817 301/229-6121 Stokes, Frank	<b>Paul A Tanker &amp; Associates</b> 1521 Locust Street Philadelphia PA 19102 215/735-1202 Burger, Martin A Ketzner, Jon S	<b>Tierney Associates Inc</b> 855 Worcester Road Framingham MA 01701 617/872-1773 Tierney, Thomas P	
<b>Steebles, Larry A</b> West 315 South 7605 Lakecrest Dr Mukwonago WI 53149 414/363-4507 Steebles, Larry A	<b>Stonewall Pension Service Inc</b> Riverside Centre 5100 SW Macadam Avenue, Suite 280 Portland OR 97201 503/227-1393 Stonewall, Alan J	<b>Tax Sheltered Plan Services Inc</b> PO Box 1049 Arlington Hts IL 60006 312/394-9296 Crowe, Larry R	<b>Tiller Consulting Group Inc</b> 509B Goldenrod Avenue Crona del Mar CA 92625 714/673-7089 Tiller, Margaret Wilkinson	
<b>Steimla &amp; Associates Inc</b> 205 South Northwest Highway Park Ridge IL 60068 312/759-0315 Steimla, Joseph H	<b>Stowell Stowell and Goeller</b> PO Box 2698 Wichita KS 67201 316/263-3785 Goeller, Robert J	<b>Taylor Ballard &amp; Co</b> 200 Fifth Avenue SE PO Box 1385 Cedar Rapids IA 52406 319/398-1880 Ballard, John D Doze, Larry J Griffith, Steven L Taylor, Robert H	<b>Tillinghast Nelson &amp; Warren</b> 3340 Peachtree Road NE Tower Place Atlanta GA 30026 404/261-5420 Abegglen, Thomas E (Overland Park) Ackerman, David B (Overland Park)	
<b>E J Steinberg Associates</b> 4601 Ponce de Leon Boulevard Coral Gables FL 33146 305/661-1016 Steinberg, Edwin J	<b>J Streff &amp; Associates Inc</b> 1547 Strong's Avenue Suite A Stevens Point WI 54481 715/344-2030 Streff, James P	<b>C G Thacher &amp; Associates Inc</b> 708 Third Avenue New York NY 10017 212/949-1344 Gelman, David Michael Kissel, Jeffrey Allen Levy, Jeffrey A Thacher, Charles	<b>Ammann, Eric K</b> (Dallas) <b>Anderson, Dean R</b> <b>Anderson, James C H</b> <b>Anderson, Neil M</b> <b>Arata, David A</b> (San Francisco) <b>Batte, Michael C</b> (Dallas) <b>Beer, Albert J</b> (New York) <b>Bethel, Neil A</b> (Irvine) <b>Beuerlein, Robert M</b> (Dallas) <b>Biscoglia, Terry Joseph</b> <b>Black, Harold W</b> (Brentwood) <b>Boekhoff, Jay</b> (St Louis) <b>Bowles, Thomas P, Jr</b> <b>Brandes, Mark</b> (New York) <b>Britton, William R, Jr.</b> (Hartford)	
<b>Steinhorn &amp; Associates</b> PO Box 1257 San Francisco CA 94101 415/444-7444 Steinhorn, Robert David	<b>Swerdlin &amp; Co</b> 6205 Barfield Road Suite 280 Atlanta GA 30328 404/255-2859 Grant, C David Levitt, Leonard R Saccullo, Carole E Swerdlin, Dorn H	<b>Alan M Thaler &amp; Associates</b> 7520 East 2nd Street Suite 6 Scottsdale AZ 85251 602/941-0491 Thaler, Alan M	<b>Thesco Consultants Inc</b> 221 West 57th Street New York NY 10019 212/399-0740 Zomberg, David E	
<b>E James Stergiou Risk Consultant</b> 368 West 46th Street New York NY 10036 212/757-1092 Stergiou, Emanuel James	<b>Swiss Am Financial Consultants</b> PO Box 3780 Cherry Hill NJ 08003 609/429-8484 Desai, Kiran			

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 Knowlton, Henry K  
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 Krause, Gustave A  
 Kunesh, Daniel J (Skokie)  
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 Lowe, Stephen P (Simsbury)  
 MacGinnitie, W James  
 Mandat, Roland A (Denver)  
 Martin, Floyd R (St Louis)  
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 Mayer, Howard E (Overland Park)  
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 Merlino, Matthew Paul  
 Merwald, James M, Jr. (Overland Park)  
 Miccolis, Jerry A (St Louis)  
 Miles, Duke  
 Miller, Jeffrey D (Overland Park)  
 Miller, Michael J (Skokie)  
 Mire, Randall (Jacksonville)  
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 Molen, Frederick K (Jacksonville)  
 Montgomery, David B (Skokie)  
 Moore, Ralph P (Hartford)  
 Need, Linda S (Skokie)  
 Nelson, Bruce Norton (New York)  
 O'Sullivan, Jan P (Hartford)  
 Parker, J Ronald (St Louis)  
 Patterson, David M (Darien)  
 Peavy, Mark D (Jacksonville)  
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 Philbrick, Stephen W (Simsbury)

Pieper, Wesley Alan (St Louis)  
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 Powell, David S (Dallas)  
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 Ratigan, Maureen B (Newton)  
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 Rudduck, George A (Denver)  
 Schofield, David A  
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 Thurau, Russell W (San Antonio)  
 Tierney, John P (Newton)  
 Tierney, Michael J (Jacksonville)  
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 Tiller, John E, Jr. (Irvine)  
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 Tucker, Matt (Jacksonville)  
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 Tuohy, Michael R (New York)  
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 Vieren, John C (Jacksonville)  
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 Wallace, Diane (Metairie)  
 Walters, Michael A (New York)  
 Ward, Michael C (Metairie)  
 Warnock, R Larry  
 Weissbrot, Laurence R (Hartford)  
 Whittemore, David G (Metairie)  
 Williams, W Thomas (Dallas)  
 Wolf, Ronald M (St Louis)  
 Wood, James O  
 Young, Bryan G  
 Young, Melville J (New York)  
 Zigler, Martin J (St Louis)

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 Black, Douglas E (Los Angeles)  
 Comstock, Susan  
 Cramton, Thomas J (Chicago)  
 Davenport, Richard L (Dallas)  
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 Foley, John E  
 Freidin, Howard Alan (Chicago)  
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 Herman, Randall Paul  
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 Lamps, Dale (Grand Rapids)  
 Lingo, F Jay  
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 Magalska, James  
 Munice, Theodore H (New York)  
 Ohanian, Stephen (Los Angeles)  
 Richter, Gregg P (Omaha)  
 Riddle, Jeremiah R (New York)  
 Smith, W Leon (Dallas)  
 Sobel, Mark J (Hartford)  
 Stockfleth, Ronald D  
 Swett, Robert E (Omaha)  
 Verlautz, James F  
 Ziemienski, Robert M (Los Angeles)

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 212/309-3400  
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 Allan, Harry E  
 Allen, Dale  
 Arnold, E Allen (San Francisco)  
 Avner, Kenneth S (Minneapolis)  
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 Beers, Clyde D (Philadelphia)  
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 Fleischacker, Paul R (Minneapolis)  
 Fleischer, Donald R (Philadelphia)  
 Foster, Wayne R (Boston)  
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 Booth, Allen D (Milwaukee)  
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 Brannock, Ronald D (Atlanta)  
 Brantz, Gary Scott (Dallas)  
 Broverman, Brian (Tampa)  
 Bruner, Jack E (Pittsburgh)  
 Bryant, Edwin T (Atlanta)  
 Burns, John M (San Francisco)  
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 Cascio, Paul J (Houston)  
 Clifton, Frances M (Atlanta)  
 Cole, Catherine L (Los Angeles)  
 Collins, Sue Ann (Milwaukee)  
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 Cooper, Keith H (Cleveland)  
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 Davis, Rowland (Chicago)  
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 Dick, Alan J (Seattle)  
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 Erbe, Elsbeth T (Boston)  
 Falk, William J (Chicago)  
 Feuer, Philip J  
 Fleischacker, Paul R (Minneapolis)  
 Fleischer, Donald R (Philadelphia)  
 Foster, Wayne R (Boston)  
 Frank, Martin J (Los Angeles)

Freilich, Stanley R (Philadelphia)  
 Friedman, Bernard H (Cleveland)  
 Gamble, Steven R (Seattle)  
 Gewirtz, Paul A (Cleveland)  
 Giesinger, Ronald P  
 Goldman, Theodore A (Washington)  
 Grant, Peter G (Chicago)  
 Greene, Marvin H (Milwaukee)  
 Greenstein, Michael R (Saddle Brook)  
 Greenwood, Brent Lee (Minneapolis)  
 Grieve, Alexander T (San Francisco)  
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 Kelley, Randy D (Atlanta)  
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 King, Jon L (Los Angeles)  
 Kivi, Michael R (Washington)  
 Klubock, Steven H (Boston)  
 Kosloff, Herbert I (Saddle Brook)  
 Kryvicky, Robert C (Cincinnati)  
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 Kuhlman, Thomas J (Minneapolis)  
 Kung, Minnie Cmenn (San Francisco)  
 Lane, Edward C

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**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.****Towers Perrin Forster & Crosby - continued**

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Leighty, William G (Chicago)  
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Levit, Alan D (Los Angeles)  
Lohmann, Leslie John (Houston)  
Loucks, William D, Jr. (Philadelphia)  
Lyle, Ted A (Minneapolis)  
Lynch, John T (Pittsburgh)  
Lynn, Randall K (St Louis)  
Mactas, Edward Scott  
Mactas, Mark V (San Francisco)  
Margel, Lawrence N (Philadelphia)  
Marks, James J (Philadelphia)  
Maroni, Edward W (Atlanta)  
Mast, Robert P (Detroit)  
McKeown, Barry J (Philadelphia)  
McKinnic, W David, III (Los Angeles)  
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Mendelsohn, Gail A (Philadelphia)  
Miccolis, Robert S (Philadelphia)  
Mills, Alan L  
Mingione, Gerard C (Philadelphia)  
Model, George D  
Moerke, Lawrence John (Pittsburgh)  
Moore, James W (San Francisco)  
Morris, Pamela  
Saunders (Newport Beach)  
Napoli, William, Jr. (Cleveland)  
Nash, Russell K (Los Angeles)  
Nicholson, Bruce J (Minneapolis)  
Nordberg, Peter D (Detroit)  
Nordstrom, William G (Minneapolis)  
Olson, Virginia M (Pittsburgh)  
Ostuw, Richard (Cleveland)  
Padernos, Justino (Detroit)  
Pao, Alice C (Los Angeles)  
Patrick, Gale D (Minneapolis)  
Peard, James Gordon (Chicago)

Pearson, Richard D (Milwaukee)  
Perkins, Jon Ward (Los Angeles)  
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Phillips, Robert C  
Piacenti, Ronald C (Dallas)  
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Pitzer, Kenneth L (Stamford)  
Polk, Ken E (Dallas)  
Reid, Donald H (Dallas)  
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Robertson, Christopher G (Cleveland)  
Rone, Patricia L (Atlanta)  
Rosenbaum, Jean R (Cleveland)  
Rosso, David H (Philadelphia)  
Russell, Robert E (Denver)  
Ryan, Michael E (Boston)  
Ryan, Robert W (Dallas)  
Samet, Michael J  
Scattergood, Elizabeth J (Atlanta)  
Schlussel, Michael C (Philadelphia)  
Schmidt, Geoffrey J (Chicago)  
Schneider, Chester R  
Shapiro, Robert D (Milwaukee)  
Shatoff, Larry D (Philadelphia)  
Shih, Kathleen C (Washington)  
Shutley, Ronald (Atlanta)  
Smith, Kenneth R (Detroit)  
Smith, Susan M (Philadelphia)  
Smith, Thomas Brooks (Atlanta)  
Sorbo, Allen J (Minneapolis)  
Spitzer, Robert F (Los Angeles)  
Stahl, Joseph J, II (Chicago)  
Stone, Linda K (Philadelphia)  
Sutton, Harry L, Jr (Minneapolis)  
Swift, Richard A (Minneapolis)  
Terry, Thomas S (Chicago)  
Thompson, Robert D (Atlanta)  
Thurston, Cynthia L (Los Angeles)  
Tillis, Jean S (Atlanta)  
Tunney, Douglas H

Trygstad, Lynette L (Minneapolis)  
Weiner, Joel S (Chicago)  
White, Dempsey D (Atlanta)  
Whitney, John C (Chicago)  
Williamson, William J (Philadelphia)  
Wilson, Keith M (Charlotte)  
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Sloan, W Keith

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Tressel, Harry K

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714/743-7555  
Hamilton, Curtis D

**Triple Check Income Tax Serv**  
11754 Victory Boulevard  
N Hollywood CA 91606  
213/877-6100  
Weisbrod, Marvin L

**Trust Consultants Inc**  
320 Hatch Drive  
Foster City CA 94404  
415/574-8272  
Gilsdorf, Lawrence J

**TSP Associates Inc**  
122 South Robertson Blvd  
Los Angeles CA 90048  
213/278-9030  
Hiatt, Charles E

**John A Tulloch FSA PA**  
PO Box 196  
East Seabago MF  
04029-0196  
207/787-3000  
Tulloch, John A

**Turbulence Management Assoc**  
317 Liberty Lane  
Wayne PA 19087  
215/687-3498  
Nacin, Raymond J, Jr.

**Turpin & Associates**  
2155 Louisiana Blvd NE  
First City Place, 3rd Fl  
Albuquerque NM 87110  
505/888-7000  
Turpin, James E

**Underwriters & Management Services Inc**  
3600 Woodview Trace  
Indianapolis IN 46268  
317/872-4442  
Pfansiel, Ronald E.

**United Actuarial Services Inc**  
3901 North Meridian Street  
Suite 500  
Indianapolis IN 46208  
317/924-5310  
Kraabel, Stephen E  
Krochmaluk, Ihor L  
Milton, Thomas F

**United Services Advisors Inc**  
11935 Cedar Grey Drive  
San Antonio TX 78249  
512/696-1234  
Upchurch, Garland R

**Neil A Useden Associates Inc**  
PO Box 142027  
Coral Gables FL 33114  
305/856-3900  
Miller, Isaac  
Useden, Neil A

**Value Planning Inc**  
PO Box 287  
Zionsville IN 46077  
317/875-0881  
Harding, Carol S  
Harding, George W

**Vance, Jerome H**  
46 Rockridge Trail NW  
Atlanta GA 30339  
404/952-8036  
Vance, Jerome H

**Vanderscoff Management Servs**  
PO Box 7098  
Bismarck ND 58502  
701/255-6417  
Vanderscoff, David P

**Vaughan & Stephens Inc**  
PO Box 17946  
Greenville SC 29606  
803/271-1298  
Stephens, John R D  
Vaughan, Richard Carl

**John T Vaughn & Associates**  
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Suite 730  
Dallas TX 75204  
214/521-6210  
Friend, Randolph M

**Vorkapich, Michael L**  
251 Kearney  
Room 710  
San Francisco CA 94108  
415/989-6821  
Vorkapich, Michael L

**W B Actuarial Services**  
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Suite 5  
West Columbia SC 29169  
803/796-8514  
Bailey, William E

**Wagner, Edward W**  
24 Millie Road  
Grand Rapids MN 55744  
218/326-1715  
Wagner, Edward W

**Wakely & Associates Inc**  
1820 South Highland Avenue  
Clearwater FL 33516  
813/584-8128  
Anthony, John J  
Biscoglia, Raymond J  
Conway, Francis M  
Groth, Charles D  
Travnick, Gary E  
Tucker, Michael  
Wakely, David N

**Waldorf & Associates Inc**  
13777 North Central Expressway  
Suite 409  
Dallas TX 75243  
214/236-0625  
Waldorf, James R

**Walker and Associates**  
1200 Beneficial Life Tower  
36 South State Street  
Salt Lake City UT 84111  
801/538-2080  
Walker, M La Mar

**Paul Stan Walker Inc**  
Seven Waterville Road  
PO Box 914  
Avon CT 06001  
203/677-5300  
Walker, Paul S

**Wallace, M G Roy**  
220 South Avenue  
Weston MA 02193  
617/899-0385  
Wallace, M G Roy

**Frank J Walters Associates Inc**  
509 Madison Avenue  
New York NY 10022  
212/688-1496  
Sanborn, Anna L

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.**

<b>Walton, Kingsley</b> 1847 N Avenue 55 Los Angeles CA 90042 213/256-6903 Walton, Kingsley	<b>Furlong, Patricia A</b> Schmitt, Richard M	<b>Winklevoss &amp; Associates Inc</b> 3700 Market Street Philadelphia PA 19104 215/387-1052 Benner, Debbie L Richmond, Stephen Mark Wendt, Richard Q Winklevoss, Howard E	<b>Alps, Robert A</b> (Chicago) <b>Anderson, Judy</b> Feldman (Chicago) <b>Anglin, Elizabeth H</b> <b>Atkins, F Roger</b> <b>Austin, Charles R</b> (Wellesley Hls) <b>Bails, Mark D</b> (Denver) <b>Baratka, John H</b> (Chicago) <b>Barnes, Robert L</b> (Chicago) <b>Bartz, John Lee</b> (Denver) <b>Baxter, Brian</b> Alexander (Detroit) <b>Bayer, Clarence E</b> (Dallas) <b>Beard, B Lynn</b> (Stafford) <b>Beaird, V Clark</b> (Dallas) <b>Bell, David G</b> (Cleveland) <b>Bera-Morris, Marsha M</b> <b>Berendt, George J</b> (Cleveland) <b>Beres, Joseph</b> (Chicago) <b>Berni, Betty</b> (Honolulu) <b>Bilhsoly, Richard</b> (Chicago) <b>Blake, William H, Jr.</b> <b>Boero, Louis E</b> <b>Borden, Nathan B</b> Jr (Miami) <b>Boynton, Edwin F</b> <b>Bradshaw, Gary L</b> <b>Bright, Henry</b> (New York) <b>Brockett, Jerry L</b> (Dallas) <b>Bruechert, Robert W P</b> (Philadelphia) <b>Bulette, Wayne</b> (San Francisco) <b>Burke, William P</b> (Stafford) <b>Bush, Karol</b> (San Francisco) <b>Caldwell, Robert K</b> (Dallas) <b>Cameron, Logan C</b> (Dallas) <b>Carter, W Michael</b> (Dallas) <b>Cavaliere, Robert S</b> <b>Celler, Richard C</b> (Upr Montclair) <b>Ceppos, Gary Howard</b> (New York) <b>Childress, Joseph A, Jr.</b> (Memphis) <b>Clemens, Dennis D</b> (Grand Rapids) <b>Cohen, Howard S</b> (Chicago) <b>Commander, Charles L</b> (Wellesley Hls) <b>Connell, Floyd, Jr.</b> (Atlanta) <b>Conradi, J Christian</b> (Dallas) <b>Cooper, G Ashley</b> (New York) <b>Copeland, J David</b> (Dallas)
<b>Watkins Ross &amp; Co</b> 505 Waters Building Grand Rapids MI 49503 616/456-9696 Cerling, Eric R Visscher, Alan Roy	<b>Western Plan Adm Co Inc</b> 1330 Broadway Suite 500 Oakland CA 94612 415/834-1337 Sutherland, Donald R	<b>Western World Financial Group</b> 6400 Canoga Avenue Suite 125 Woodland Hls CA 91367 818/703-6605 Webster, David A	<b>White, Aubrey</b> 16 Gunning Lane Downington PA 19335 215/964-7000 White, Aubrey
<b>L T Watkins &amp; Associates Inc</b> 1666 Statler Towers Buffalo NY 14202 716/847-2110 Watkins, Le Roy T			<b>White, William F, Jr.</b> 1404 Guaranty Plaza Corpus Christi TX 78475 512/883-4703 White, William F, Jr.
<b>Watt, Patricia P</b> 1044 Belvedere Lane San Jose CA 95129 408/996-2145 Watt, Patricia P			<b>Wilcox &amp; Cannon Inc</b> 57 West South Temple Suite 500 Salt Lake City UT 84101 801/532-2390 Ogden, Joan P Wilcox, Robert E
<b>Weichert, Paul L</b> 24 Byron Place Livingston NJ 07039 201/992-1004 Weichert, Paul L	<b>Wiebke, Harold G</b> 500 Ross Place Oceanside NY 11572 Wiebke, Harold G	<b>Williams Thacher &amp; Rand</b> 330 North Charles Street Baltimore MD 21201 301/659-0074 Balder, Ruth P Kramer, Charles M (Bethesda) Sanford, Robert G, Jr. (Richmond)	<b>Wooddy, John C</b> PO Box 307 Scarborough NY 10510 914/941-4102 Woody, John C
<b>Weiner &amp; Associates</b> 2100 M Street NW Suite 612 Washington DC 20037 202/872-4339 Weiner, Alan Y			<b>Woodward &amp; Fondiller Inc</b> PO Box 1207 Trenton NJ 08607-1207 212/757-1092 Roberts, Lewis H
<b>The Weiss Organization Inc</b> 1480 Renaissance Drive Park Ridge IL 60068 312/296-1900 Weiss, Kenneth H			<b>Woodward &amp; Slater Inc</b> 225 Lorraine Avenue Spring Lake NJ 07762 212/944-1955 Slater, Philip D
<b>Werner, Thea I</b> 1158 Ashbury Winnetka IL 60093 312/441-9275 Werner, Thea I	<b>Frank Williams &amp; Associates</b> PO Box 76228 Birmingham AL 35253 Williams, Frank W		<b>The Woolley Corp</b> 1451 Danville Boulevard Alamo CA 94507 415/820-1600 Woolley, E Richard
<b>Western Actuarial Services Inc</b> 1821 East Shaleh Meadows Road Suite 2A Salt Lake Cty UT 84117 801/272-4609 Morgan, Scott C	<b>Wilson, Charles</b> 10516 Kingsley Road Dallas TX 75238 214/348-1037 Wilson, Charles		<b>The Wyatt Co</b> 1990 K Street NW Washington DC 20006 202/857-9200 Adams, Timothy J (Portland) Alam, Asghar E (Wellesley Hls)
<b>Western Benefit Plan Consultants Inc</b> 785 Market Street Suite 1050 San Francisco CA 94103 415/495-5151 Abrams, Sidney L Chapman, Linda J	<b>Oliver T Wilson Consulting</b> 5900 Wilshire Boulevard Suite 2405 Los Angeles CA 90036 213/937-0205 Wilson, Olver T		

Continued on next page

**III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.****The Wyatt Co - continued**

Franceschine, Nick  
(San Francisco)  
Fulljames, Richard C  
(Stamford)  
Gee, William A  
(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)  
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)  
Heintzberger, Edward  
H (Portland)  
Hodovick, Joseph  
(Detroit)  
Howe, Kent P  
(Minneapolis)  
Huffman, Joseph H  
(Dallas)  
Iammarmo, Joseph  
(Cleveland)  
Isbell, James L R  
(Seattle)  
Jatkowski, Edwin P  
(Detroit)  
Johnson, Christopher  
B (Wellesley Hls)  
Johnson, Rodger  
(Cleveland)  
Joss, Richard (Seattle)  
Katzan, Philip  
(Cleveland)  
Kildahl, Kathryn J  
(Minneapolis)  
Klaassen, Eldon J  
(Chicago)  
Kleinberg, Albert J. Jr.  
(Stamford)  
Klingler, Kenneth D  
(Phoenix)  
Kreidler, James S  
Kuipers, Philip  
(Portland)  
Labute, Ronald  
(Detroit)  
Lake, Gary D  
Laline, Daniel G, Jr.  
(Stamford)  
Lang, Larry (Dallas)  
Larson, Eric P  
(Denver)  
Laughlin, Robert L  
(Dallas)  
Leblond, Richard M  
(New York)

Linn, Eldon R  
Lively, David L  
(Columbus)  
Loeb, Harold A  
(Sherman Oaks)  
Losk, Norman S  
(Dallas)  
Lunbeck, Robert A  
(Philadelphia)  
MacDonald, Andrew M  
(Hato Rey)  
MacDonald, David D  
(Grand Rapids)  
Malasky, Arnold M  
Mallett, Richard B  
(Dallas)  
Mallin, Mitchell  
(Detroit)  
Mandel, Harry W  
(Honolulu)  
Marshall, W Lysle  
(New York)  
Mayo, Rick G (La Jolla)  
McBrierty, Harry J, Jr  
(Dallas)  
McCaffrey, Owen P  
(Chicago)  
McConnell, David B  
(Sherman Oaks)  
McCracken, Lester R  
McDonald, William R  
(Memphis)  
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)  
Minello, 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)  
Nelson, Stephen J  
(Minneapolis)  
Netherton, Helen M  
(Miami)  
Niccum, John A  
(Chicago)  
Nicholl, Kim Marie  
(Chicago)  
Nightingale, Charles E  
(San Francisco)  
Nordstrom, Lloyd L  
(Chicago)  
Obernesser, James F  
(Wellesley Hls)  
Ohsfeldt, 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)  
Perkins, Robert E  
(Minneapolis)  
Petersen, Gary L  
(Phoenix)  
Petroff, Pamela M (San  
Francisco)  
Plank, Diane K (San  
Francisco)  
Prokopow, Michael J  
(Chicago)  
Raskin, Richard S  
(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)  
Roenigk, Robert C  
(Stafford)  
Rosati, Robert A  
(Stamford)  
Rose, Beverly S  
(Stafford)  
Rusin, Paul Joseph  
(Chicago)  
Ryder, Robert W (Upr  
Montclair)  
Scarborough, 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)  
Shostak, Nancy C (San  
Francisco)  
Sicking, Matthew C  
(Dallas)  
Siegel, Walter W  
(Stamford)  
Silverman, Roslyn  
(New York)  
Simmonds, Albert C.  
III  
Slomany, Victoria A  
(Minneapolis)  
Smith, Richard F (San  
Francisco)  
Snapp, Sharon Alice  
(Upr Montclair)  
Snead, Patrick K  
(Wellesley Hls)  
Sohn, William J (New  
York)

Spade, Kent A  
(Philadelphia)  
Spence, Calvin C  
(Denver)  
Stanley, J Perham  
(Detroit)  
Stanley, Samuel S  
(Detroit)  
Starr, Susan H  
(Cleveland)  
Steiner, Kenneth A  
(Wellesley Hls)  
Steiner, William K (San  
Francisco)  
Stevenson, Jeffrey W  
(Chicago)  
Stinchcomb, James A  
(Chicago)  
Suggs, Warren P (New  
York)  
Sullivan, Eugene J, Jr.  
(Philadelphia)  
Sullivan, Rebecca L  
(Stamford)  
Swiatkowski, Martin J  
(Cleveland)  
Swisher, John W, Jr.  
(Detroit)  
Taylor, Douglas G  
(Seattle)  
Tepfer, Hal S  
(Wellesley Hls)  
Terry, James B  
(Wellesley Hls)  
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)  
Vandercook, Lynn B,  
Jr.  
Vaughn, David A  
(Chicago)  
Vernon, Steven G  
(Sherman Oaks)  
Visner, Laurie Helene  
(New York)  
Vojtik, Peter C  
(Chicago)  
Vonesh, James F  
Walker, Darrel E  
(Minneapolis)  
Wanner, Charles A  
(Phoenix)  
Wassell, Edmund J  
(Chicago)  
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  
Williams, William A,  
Jr. (Detroit)  
Willman, Scott S  
(Minneapolis)  
Wilson, Ross J (Upr  
Montclair)  
Wilson, Wallace W  
(Miami)  
Wolfe, Jay A (Miami)  
Wood, Charles P, Jr  
(Santa Fe)  
Yoon, Youngjoo  
(Dallas)  
Young, Thomas M  
(Upr Montclair)

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Associates Inc**  
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818/888-1106  
Wyse, Richard

**Yaffe & Co**  
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Duffy, Kenneth J  
Gibson, John D  
Yaffe, Rian M

**Robert S Yoder P S C**  
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502/589-3033  
Yoder, Robert S

**Arthur Young & Co**  
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New York NY 10172  
212/407-1500  
Murphy, William M

## IV. CONSULTING ACTUARIES & INSURANCE BROKERS OTHER COUNTRIES

<b>Abbott Associates</b> PO Box HM2122 Hamilton 5 Bermuda 809/295-8352 Rayner, John W	<b>Folksam Ins Group</b> PO Box 20500 Stockholm Sweden 10460 008/743-6000 Wohlner, Ellis A	<b>William M Mercer Ltd</b> One First Canadian Place PO Box 59-H Toronto ON Canada M5X 1G3 416/868-2000 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 White, Geoffrey B (Montreal) Woods, H Wayne (Ottawa)	<b>Parlin, Robert W</b> Felsenaustr 13 Ch-8704 Herrliberg Switzerland Parlin, Robert W 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 White, Geoffrey B (Montreal) Woods, H Wayne (Ottawa)	<b>Tomenson Associates</b> 401 West Georgia Street Suite 1500 Vancouver BC Canada V6B 5A1 604/682-0862 Joshi, Atul V Mayo, George F M Walsh, Alan D
<b>Akhtar &amp; Hasan Ltd</b> State Life Building #1 Chundrigar Road Karachi Pakistan 2 000/022-7810 Akhtar, Sayid S	<b>Duncan C Fraser &amp; Co</b> Barber Surgeons' Hall Monkwell Square London Untd Kingdom EC2Y 5BL 001/606-6655 Sanders, David E	<b>Hansen Consultants Ltd</b> 1200 Bay Street Suite 1002 Toronto ON Canada M5R 2A5 416/927-7470 Bain, Ailey Clare, James L	<b>Paterson Cook Ltd</b> 747 Bute Street Suite 501 Vancouver BC Canada V6E 1Y2 604/688-8591 Stickney, Michael L	<b>Towers Perrin Forster &amp; Crosby</b> 250 Bloor Street East Suite 1100 Toronto ON Canada M4W 3N3 416/960-2700 Buchanan, J Douglas Dillman, James W (Frankfurt) Fitzgerald, Brian A P Graham, John (Sydney) Lee, H Douglas McLean, Alastair G (London) McLeod, Charles C Morse, Peter F (Vancouver) Woolsey, E John
<b>Armstrong &amp; Associates</b> 855-8th Avenue SW Suite 300 Calgary AB Canada T2P 3P1 403/261-6056 McFarlane, A David	<b>Hay Management Consultants</b> 330 Bay Street Suite 900 Toronto ON Canada M5H 2S8 416/868-1371 Goldthorpe, R A	<b>Hebert Le Houillier Inc</b> 1080 Cote du Beaver Hall Bureau 1910 Montreal PQ Canada H2Z 1S8 514/866-2741 Bisson, Richard Drolet, Michel (Ste-Foy)	<b>William M Mercer-Meidinger Inc</b> 1211 Avenue of the Americas New York NY 10036 212/997-7171 Boden, Donald E (London) Dixon, D Bruce (Auckland) Lin, Che (Hong Kong)	<b>B J Vincent Co Ltd</b> 820 Mount Pleasant Road Toronto ON Canada M4P 2L2 416/481-5681 Vincent, B J
<b>Blondeau &amp; Compagnie</b> 425 De Maisonneuve Blvd W Suite 1600 Montreal PQ Canada H3A 3G5 514/288-1600 Blondeau, Gilles	<b>Hewitt Associates</b> 160 Bloor Street East Toronto ON Canada M4W 1B9 416/961-5090 Livsey, Frank McKay, Robert J	<b>Feliciano F Miravite Inc</b> Salcedo Cor Herrera St Legaspi Village Makati Metro Manila Philippines 088-6052 Miravite, Feliciano F	<b>Seal &amp; Lohse Inc</b> 1143 Apples La Mottaz Switzerland Seal, Myrna L	<b>G N Watson Ltd</b> Two Dun Bloor Road Suite 211 Etobicoke ON Canada M9A 2E4 416/232-2260 Watson, George N
<b>G B Buck Associates Ltd</b> PO Box 65 Royal Bank Plaza Toronto ON Canada M5J 2J2 416/865-0060 Davies, Ronald S Sutton, Barry S	<b>Johnson &amp; Higgins Willis Faber</b> Box 191 Tour de la Bourse Place Victoria Montreal PQ Canada H4Z 1E2 514/878-1780 Duhaime, Roger G Gowing, D L Soronow, Frederick T (Vancouver)	<b>Morazain, Pierre</b> 2159 Route De St-Jeanne Vence France 06140 009/324-0096 Morazain, Pierre	<b>J B M Murray Ltd</b> 111 Richmond Street West Suite 212 Toronto ON Canada M5H 2G4 416/364-0057 Murray, J B M	<b>The Wyatt Co</b> #700-401 West Georgia Street Vancouver BC Canada V6B 5A1 604/688-6211 Kidd, Thomas D Moore, William T (Calgary)
<b>Clay &amp; Partners</b> 61 Brook Street London England W1Y 2HN 001/408-1600 Fishman, Alan S	<b>Martineau Provencher &amp; Assoc</b> 65 Queen Street West Suite 1220 Toronto ON Canada M5H 2M5 416/865-0660 Grace, Dave J	<b>MW - de Montigny Woerner Ltda</b> Av Paulista 949 - 5 andar Sao Paulo Brazil 01311 011/814-6061 de Montigny, Andre E Woerner, Lawrence W	<b>Tillinghast Nelson &amp; Warren</b> Chesterfield House 15-19 Bloomsbury Way London England WC1A 2TP 01/430-1151 Burrows, Richard P Einck, Nancy R Goford, Jeremy Leonard, Gregory E (Hamilton) Patel, Navin J (Toronto) Ryan, John P Smart, Ian C Whiting, David R (Hamilton) Winokur, Paul (Toronto)	<b>The Wyatt Co (HK) Ltd</b> 2627 Sun Hung Kai Center 30 Harbour Road Hong Kong Hong Kong 525/891-1018 Ip, Joseph C
<b>Eckler Partners Ltd</b> 789 Don Mills Road Don Mills ON Canada M3C 1T8 416/429-3330 Brereton, Alan R Clark, Kenneth T Collis-Bird, Jeremy J (Vancouver) Eckler, Samuel Weddell, Thomas A (Vancouver)	<b>Essert Fraser</b> 1216 Yonge Street Suite 204 Toronto ON Canada M4T 1W1 416/964-3707 Essert, Henry			<b>The Wyatt Co (Phils) Inc</b> 9th Fl King's Court Bldg 2129 Pasong Tamo Street Makati MM Philippines 312/876-2000 Gantan, Wilfredo J

## V. INSURANCE DEPARTMENTS U.S.

<b>Arizona Department of Ins</b> 801 East Jefferson Phoenix AZ 85034 602/255-5400 Robinson, William K	<b>Indiana Department of Ins</b> 509 State Office Bldg Indianapolis IN 46204 317/232-2385 Evans, Don J	Fagan, Vincent F, Jr. (New York) Gardiner, James B (New York) Horowitz, Bertram A (New York) Jones, Nathan F (New York) Kelly, Anne (New York) Kreuter, Peter S (New York) Lomicky, Robert A (New York) McVity, Leonard H (New York) Mikhail, Raouf G Nuding, Robert C Packer, Bernard (New York) Silverman, Janet K (New York) Thompson, John S, Jr. (New York)	<b>Office of the Commr of Ins State of Wisconsin</b> 123 W Washington Avenue Madison WI 53702 608/266-3060 Gile, Bradford S Van Cleave, Marvin E
<b>California Dept of Ins</b> 600 S Commonwealth Avenue Los Angeles CA 90005 213/736-2572 Bean, Richard W Gilchrist, John T Hallstrom, Robert C Jacks, Eugene E Montgomery, John O Summers, Sheldon D Weller, Walter Wesley (Sacramento)	<b>Ins Department of Iowa</b> Lucas State Office Bldg Des Moines IA 50319 515/281-5705 Heck, Kenneth M		
<b>State of Colorado Div of Ins</b> First Western Plaza 303 W Colfax 5th Floor Denver CO 80204 303/573-3410 Dino, Frank P	<b>Maine Bureau of Ins</b> State House Station 34 Augusta ME 04333 207/289-3101 Diamond, Richard H		
<b>Connecticut Ins Dept</b> 165 Capitol Avenue Hartford CT 06106 203/566-5275 Linden, John R	<b>Maryland State Dept of Ins</b> 501 St Paul Place Baltimore MD 21202 800/492-6116 Green, Sidney A Smith, J Brookes, Jr.		
<b>District of Columbia Ins Dept</b> Fire & Casualty Division 614 H Street NW Room 516 Washington DC 20001 202/727-1273 Montgomery, James R, III	<b>Michigan Ins Bureau</b> 611 W Ottawa 2nd Floor Ottawa Tower North Lansing MI 48933 517/373-0237 Clinton, R Kevin		
<b>Florida Ins Department</b> Larson Building Tallahassee FL 32301 904/488-4439 Koppikar, Dinkar B Vogel, Jerome F Watford, James D	<b>Minnesota Dept of Ins</b> Metro Square Building St Paul MN 55101 612/296-2488 Saarloos, George L		
<b>Georgia Ins Department</b> 7th Fl W Tower Rating Div 200 Piedmont Avenue SE Atlanta GA 30334 404/656-4449 Clark, David G Flickner, Edward A, Jr.	<b>Nebraska Dept of Ins</b> 301 Centennial Mall South Lincoln NE 68509 402/471-2201 Elmshauser, Ronald D		
<b>Idaho Department of Ins</b> 700 West State Street Boise ID 83720 208/334-2250 Fagiano, Anthony J	<b>New Hampshire Ins Dept</b> 149 Mountain Road Rural Route 11 Concord NH 03301 603/271-2261 Copestakes, Arthur D		
<b>Illinois Department of Ins</b> 320 West Washington 4th Floor Springfield IL 62767 217/785-5043 Gorski, Larry M Gossrow, Robert W Jones, James D	<b>New Jersey Department of Ins</b> 201 East State Street CN 325 Trenton NJ 08625 609/292-1609 O'Neil, Mary L Royer, Alan F		
	<b>New York State Ins Dept</b> Empire State Plaza Agency Building 1 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)		
		<b>Washington Ins Commissioner's Office</b> Box 7296 Olympia WA 98507 206/753-7300 Johnsen, Storm Starovasnik, Donald M	

## VI. OTHER GOVERNMENTAL EMPLOYMENT U.S.

<b>California Dept of Health Services</b> 714 P Street Room 1550 Sacramento CA 95814 916/445-8128 McHolland, Gary F	<b>Fire &amp; Police Pension Assn</b> 720 S Colorado Boulevard Suite 800 Denver CO 80222 303/758-4844 Powers, David A	<b>New York City Retirement Systems</b> 220 Church Street New York NY 10013 212/566-7677 Beirne, James A Kheel, Brian S Schwartz, Jonathan	<b>U S House of Representatives</b> 112 Cannon House Office Building Washington DC 20515 202/225-5494 Mueller, Russell J
<b>California Public Employees' Retirement System</b> 1416 9th Street Sacramento CA 95809 916/445-5147 Aguinaldo, Leonardo C DuBois, David H Gustafson, Kenneth G Swiecicki, Michael E Yang, Kisuk Young, Stephen P	<b>Florida Local Retirement Syst</b> Cedars Executive Center 2639 N Monroe Bldg C Tallahassee FL 32303 904/488-2784 Slavin, Charles	<b>New York State Dept of Civil Service</b> State Campus Bldg 1 #116 Albany NY 12239 518/457-3223 Candelario, Peter C Hess, Morton B	<b>U S Railroad Retirement Board</b> 844 North Rush Street Chicago IL 60611 312/751-4770 Kagen, Maynard I Solomon, Norman
<b>City of Austin</b> Pension Administration PO Box 1088 Austin TX 78767 512/499-2581 Neill, Stephen K	<b>Florida Retirement System</b> Division of Retirement 530 Carlton Building Tallahassee FL 32304 904/488-2879 Gibney, Lawrence J	<b>New York State Employees Retirement System</b> AE Smith Building Albany NY 12244 518/474-7736 Brown, Edward W Cook, Gerald R McLeod, Donald E	<b>U S Treasury Department</b> 15th & Pennsylvania NW Washington DC 20220 202/566-5894 Gilliam, Gary E
<b>Connecticut Commission on Hospitals &amp; Health Care</b> 1049 Asylum Avenue Hartford CT 06105-2431 203/566-3880 Wright, Gardner E, Jr	<b>Food and Drug Administration</b> Div of Biometrics #18B-45 5600 Fishers Lane Rockville MD 20857 Marticello, Daniel N	<b>Pension Benefit Guaranty Corp</b> 2020 K Street NW Washington DC 20006 202/254-4880 Beard, Allen Ceccarelli, Jane M Gustafson, C David	<b>Veterans Administration</b> PO Box 8079 Philadelphia PA 19101 215/438-5200 Berman, Melvyn E Rhodes, Thomas E Tarzian, Michael J
<b>Department of Defense</b> 1600 N Wilson Blvd Arlington VA 22209 202/696-5869 Hearn, Vincent W (New York) Hustead, Toni S	<b>Health Care Financing Admin</b> 6325 Security Boulevard Baltimore MD 21207 301/594-9621 King, Roland E Klemm, John D Leong, Kenneth K (Woodlawn) Meskin, Stephen A Savord, Gregory J Solomon, Ronald L	<b>Small Business Administration</b> 1441 L Street NW Room 500 Washington DC 20416 202/653-9250 Estefania, J R	<b>Workers Compensation Dept</b> Labor & Industries Bldg Salem OR 97310 503/378-5421 Howatt, F Frank
<b>Dept of Housing &amp; Urban Dev</b> 451 7th Street S W Room 9138 Washington DC 20024 202/655-4000 Herzog, Thomas N	<b>Internal Revenue Service</b> 1111 Constitution Ave NW Washington DC 20224 202/566-5000 Black, Kenneth Burley, Winfield C Cohen, Ira Cross, Rowland E Marticello, Kathryn G Marwitz, Werner Moody, William E Porter, Lee B Tino, Paulette	<b>Social Security Administration</b> 6401 Security Boulevard Baltimore MD 21235 301/594-2860 Ballantyne, Harry C Bayo, Francisco Glanz, Milton P Schreitmueller, Richard G	<b>Workers Compensation Division</b> 1321 Executive Ctr Dr, E 201 Ashley Building Tallahassee FL 32301 Neff, Raymond M
<b>Dept of Labor &amp; Industries</b> General Admin Building Mail Stop AX-31T Olympia WA 98504 206/753-0779 White, William D	<b>The State Ins Fund</b> 199 Church Street New York NY 10007 212/962-8900 Schulman, Justin	<b>World Bank</b> 1818 H Street NW Washington DC 20433 202/477-1234 Hamamo, Roshdi A	
<b>Electric Power Board of Chattanooga</b> 537 Cherry Street Chattanooga TN 37402 615/756-2706 Earl, Ronald D	<b>International Monetary Fund</b> 700 19th Street NW Room 6-320 Washington DC 20431 202/477-7000 Hogan, Francis X	<b>U S Department of Labor</b> 200 Constitution Ave NW Washington DC 20016 202/523-8471 Manning, James H Scott, Ellis	
<b>Federal Ins Administration</b> U S Government Federal Emergency Mgmt Agency Washington DC 20472 202/287-0750 Reilly, Francis V	<b>Legislative Auditor's Office</b> State of Louisiana Box 94397 Baton Rouge LA 70804 504/342-7069 Seeling, Ronald L	<b>U S General Accounting Office</b> 441 G Street NW Room 5739 Washington DC 20548 202/655-4000 Gottlieb, Benjamin I Lisle, Lottie	

## VII. GOVERNMENTAL EMPLOYMENT OTHER COUNTRIES

**Department of Ins Canada**  
140 O'Connor Street  
Ottawa ON Canada  
K1A 0H2  
613/996-8587  
Cushing, Arthur M

## VIII. ORGANIZATIONS SERVING INSURANCE BUSINESS

<b>Actuarial Search</b> 16609 Vicarage Court Dallas TX 75248 214/931-7468 Colver, Charles F	<b>Cybertek Computer Products</b> 6133 Bristol Parkway Culver City CA 90230 213/649-2450 Picard, Charles H, Jr. Pratt, William S, II	<b>Woods, Patrick B</b> <b>Ins Tech &amp; Actuarial Consultants Corp</b> 500 Montauk Highway Suite K West Islip NY 11795 201/467-5900 Lattanzio, Steven P	<b>Pennsylvania Compensation Rating Bureau</b> 1339 Chestnut Street Philadelphia PA 19107 215/568-2371 Cohen, Arthur I Makgill, Stephen S
<b>Alternative Care Technologies</b> PO Box 2266 Fort Wayne IN 46801 219/427-2000 Williams, Robert J	<b>Equifax Inc</b> PO Box 4081 Atlanta GA 30302 404/885-8000 Carr, Julian S	<b>Insurers Advisory of Canada</b> 180 Dundas Street West Toronto ON Canada M5G 1Z9 416/597-1200 Phillips, Herbert J	<b>PolySystems Inc</b> 55 East Jackson Boulevard Suite 400 Chicago IL 60604 312/668-5670 Edwards, Thomas P Herget, R Thomas Smith, Roger W Stanton, Gary A
<b>American Assn of Ins Services</b> 1035 S York Road Bensenville IL 60106 312/595-3225 Battaglin, Bernard H	<b>FCS Inc</b> 1105 Holliday Wichita Falls TX 76301 817/322-6225 Crane, Thomas Ray	<b>Management Applied Programming</b> 6420 Wilshire Boulevard Los Angeles CA 90048 213/658-7220 Dastur, Furrokh N	<b>Sanus Texas Health Plan</b> 8600 Freeport Parkway Suite 3040 Irving TX 75063 214/257-0376 Fritch, Herbert A
<b>American Council of Life Ins</b> 1850 K Street NW Washington DC 20006 202/862-4000 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	<b>General Medical Centers Health Plan</b> 2121 Towne Center Place Anaheim CA 92806 714/937-0180 Schmidt, John J	<b>Massachusetts Rating Bureaus</b> 40 Broad Street Boston MA 02109 617/542-5080 Conger, Robert F Mahler, Howard C Morison, George D	<b>Shand Morahan &amp; Co Inc</b> Shand Morahan Plaza Evanston IL 60201 312/866-2800 Potter, John A
<b>Aplitec Inc</b> 5206 FM 1960 West Suite 200 Houston TX 77069 713/893-2611 Shelor, Morgan L Stephan, Ruth W	<b>Health Ins Assn of America</b> 1025 Connecticut Ave NW Washington DC 20036-3998 202/223-7780 Llewellyn, David Thexton, Peter M	<b>Monarch Resources Inc</b> 780 Third Avenue 20th Floor New York NY 10017 212/753-4460 Golden, Jerome Katcher, Mitchell R Kipnis, Roni S	<b>Syntelligence</b> 1000 Hamlin Court Sunnyvale CA 94089 408/745-6666 Piazza, Richard N
<b>E J Ashton &amp; Co</b> 3223 North Frontage Road Suite 2313 Arlington Hts IL 60004 312/577-7900 Arthur, Mary Jo	<b>Ins Services Office</b> 160 Water Street New York NY 10038 212/487-4900 Banfield, Carole J Biondi, Richard S Boison, Leroy A, Jr. Burger, George Cadorne, Arthur R Cirfo, Daniel A Eagelfeld, Howard M Fusco, Michael Gahley, Bernard J Jaeger, Richard M Johnson, Warren Kollar, John J Lino, Richard Mashitz, Isaac McDaniel, Gail Polly McNamara, Daniel J Miller, Philip D Murphy, William F Orlowicz, Charles Paul Prevosto, Virginia R Ruff, Mayer Rosenberg, Sheldon Sherman, Harvey A Stein, Joan Berkman Thompson, Kevin B Waldman, Robert H Walters, Mavis A (Washington) White, Jonathan Whitman, Mark	<b>National Council on Comp Ins</b> One Penn Plaza 250 West 34th Street New York NY 10119 212/560-1000 Dolan, Michael C (Boca Raton) Gruppa, Anthony J Gruber, Charles Kallop, Roy H McAllister, Kevin C (Boca Raton) Ryan, Kevin M Van Ark, William R (St Louis) Venter, Gary G White, Frank T (Boca Raton)	<b>Trident Financial Corp</b> PO Box 966 Roswell GA 30077 404/993-5369 Williams, Jeffrey W
<b>CAPSCO Software Inc</b> 6300 N River Road Rosemont IL 60018 312/692-6520 Stone, Ronald J	<b>New England Micro Systems</b> 1 Linden Place Hartford CT 06106 203/249-0499 Hunting, Thomas M	<b>Washington Square Capital Inc</b> 100 Washington Square PO Box 20 Minneapolis MN 55440 612/375-7541 Bruns, Sandra Lee Hepokoski, Peter Shepherd, W Blaine	<b>Workers Compensation Ins Rate</b> One Market Place Spear St Tower, Suite 500 San Francisco CA 94105 Meyer, Robert E
<b>Computone Systems Inc</b> One Dunwoody Park Atlanta GA 30338 404/393-3010 Brown, Charles E, Jr Gordon, Linda Phyllis	<b>Northeast Consolidated Serv</b> Two Pillsbury Street Concord NH 03306 603/224-9511 Kipp, Richard		
<b>Michael J Corey Co Ltd</b> 33 West Higgins Road Suite 2050 Barrington IL 60010 312/426-7050 Van Housen, Thomas Grant			

## IX. UNIVERSITIES & COLLEGES

**Ball State University**  
 Mathematics Dept  
 Muncie IN 47306  
 317/285-8640  
 Beekman, John A  
 Driskell, Richard G

**Butler University**  
 Dept of Mathematical Sciences  
 Indianapolis IN 46208  
 317/283-8000  
 Minassian, Donald P

**City College of New York**  
 138 Street & Convent Ave  
 New York NY 10031  
 212/690-5346  
 Kaminetzky, Dr. Lee

**College of Ins**  
 One Insurance Plaza  
 101 Murray Street  
 New York NY 10007  
 212/962-4111  
 Garfield, Ralph  
 Ramanujam, Srinivasa

**Drake University**  
 College of Business Adm  
 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

**New York University**  
 Grad Sch of Business Adm  
 100 Trinity Place  
 New York NY 10006  
 212/285-6000  
 Tenenbaum, Aaron

**Ohio State University**  
 231 West 18th Avenue  
 Columbus OH 43210  
 614/422-4975  
 Brown, Robert B

**Pennsylvania State University**  
 509 G Business Admin Bldg  
 University Pk PA 16802  
 814/865-4172  
 Shapiro, Arnold F

**Tamkang University**  
 Department of Insurance  
 Taipei Taiwan ROC 106  
 Hu, David D

**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**  
 Math Department  
 Storrs CT 06268  
 Lowrie, Walter B

**University of Hartford**  
 Barney School of Business  
 W Hartford CT 06117  
 203/243-4313  
 Crofts, Geoffrey

**University of Illinois**  
 328J David Kinley Hall  
 1407 W Gregory  
 Urbana IL 61801  
 217/333-0772  
 D'Arcy, Stephen P

**University of Iowa**  
 Division of Mathematical Sciences  
 Iowa City IA 52242  
 319/353-4650  
 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  
 612/373-2851  
 Williams, C Arthur

**University of Nebraska-Lincoln**  
 Burnett Hall  
 Room 312  
 Lincoln NE 68588-0307  
 402/472-2698  
 Luckner, Warren R

**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  
 813/974-4155  
 Cohen, Murray E

**University of Southwestern LA**  
 PO Box 44330  
 Dept of Computer Science  
 Lafayette LA 70504  
 Dousette, Ralph A

**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  
 Bennett, Michael A  
 Reynolds, Frank G

**University of Wisconsin**  
 1155 Observatory Drive  
 Madison WI 53706  
 608/262-0391  
 Hickman, James C  
 Robinson, James M

## X. MISCELLANEOUS EMPLOYMENT

<b>ACTI</b> 6410 Rockledge Drive Bethesda MD 20817 301/530-4400 Anzalone, George D Marquiss, Henry E, III	Gottstein, Adolph John Lanskey, Stanley M	<b>Bata Ltd</b> 59 Wynford Drive Toronto ON Canada M5N 2K7 416/446-2011 Cooke, Alan	<b>Donegal Corp</b> PO Box 801248 Dallas TX 75380 214/644-3860 Thompson, Stuart M	<b>General Board of Pensions</b> United Methodist Church 1200 Davis Street Evanston IL 60201 312/869-4550 Markel, Frank L
<b>Aeroquip Corp</b> 300 Southeast Avenue Jackson MI 49203 517/787-8121 Lannen, James R	<b>American Motors Corp</b> 27777 Franklin Road Southfield MI 48034 313/827-1000 Brown, Richard F	<b>A M Best Co</b> Ambest Road Oldwick NJ 08858 201/439-2200 Bailey, Robert A	<b>E I du Pont de Nemours &amp; Co</b> 1007 Market Street Wilmington DE 19898 302/774-1000 Bardsley, Leonard J Mathis, Thomas A Porter, Kenneth W	<b>General Electric Co</b> Fairfield CT 06431 203/373-2211 Spigal, Judith D
<b>Alcan Fiduciaries Ltd</b> 1188 W Sherbrooke Street Montreal PQ Canada H3A 3G2 514/848-8000 McCallum, Alexander C	<b>Amer Telephone &amp; Telegraph Co</b> 550 Madison Avenue Room 1022 New York NY 10022 212/605-7800 Harrington, Donald P Pilewicz, Paula M	<b>Bethlehem Steel Corp</b> Martin Tower Room 521 Bethlehem PA 18016 215/694-7900 Morgan, Madison C	<b>ECTA Corp</b> 110 Gibraltar Road Suite 101 Horsham PA 19044 215/443-5185 Reinstein, Kenneth Wayne	<b>General Foods Corp</b> 250 North Street White Plains NY 10625 914/335-7961 Dwyer, Robert E
<b>Alcan Trading (Bermuda) Ltd</b> Cedar Park Centre PO Box HM 1386 Hamilton 5 Bermuda 809/295-3550 Schaller-Kelly, C V	<b>Amfac Inc</b> 44 Montgomery Street Box 7813 San Francisco CA 94120 415/772-3300 Schultz, Alan O	<b>The BFN Corp</b> 505 South Lenola Road Moorestown NJ 08057 609/234-9595 Bruchansky, Sherman A	<b>Elliott &amp; Page Ltd</b> 120 Adelaide Street West Toronto ON Canada M5H 1V1 416/365-8310 Moore, Brian L	<b>General Host Corp</b> 31 Pond Place Cos Cob CT 06807 203/357-9900 Ayache, Robert E
<b>Aluminum Co of America</b> 1501 Alcoa Building Pittsburgh PA 15219 412/553-4545 Harper, Goldwyn Bertrand	<b>AMI/Group Health Services</b> 9665 Wilshire Blvd Beverly Hills CA 90212 213/278-4169 Sirkin, Michael B	<b>Boise Cascade Corp</b> One Jefferson Square Boise ID 83728 208/384-6475 Larimore, Stuart B	<b>Ethyl Corp</b> 330 Fourth Street Richmond VA 23219 804/788-5000 Carey, Wayne M Rees, John A. Jr.	<b>Goldman Sachs &amp; Co</b> 85 Broad Street New York NY 10004 212/902-1000 Melnikoff, Meyer
<b>American Academy of Actuaries</b> 1720 I Street NW 7th Floor Washington DC 20006 202/223-8196 Kellison, Stephen G	<b>Associated Madison Cos</b> 200 Park Avenue New York NY 10166 212/949-1777 Hill, Norman E	<b>Chevron Corp</b> 225 Bush Street San Francisco CA 94124 415/894-5000 Thierman, Ronnie Susan	<b>Fidelity Management &amp; Research</b> 82 Devonshire Street F7F Boston MA 02109 617/570-7000 Nemerever, William L	<b>Grand Rapids</b> <b>Metropolitan Title Co</b> 2776 Birchcrest SE Grand Rapids MI 49506 616/949-5180 Van Dam, Douglas S
<b>American Can Co</b> American Lane PO Box 3610 Greenwich CT 06836 203/552-2000 Wellnitz, William R	<b>Atlantic Richfield Co</b> 515 S Flower Street BOA-3207 Los Angeles CA 90001 213/486-3511 Liu, Liangan	<b>Cleveland Clinic Foundation</b> 9500 Euclid Avenue Cleveland OH 44106 216/444-2200 Crow, Walter C	<b>Consolidated Edison Co</b> 4 Irving Place Room 947-S New York NY 10003 212/460-4600 Terhune, Harry, Jr.	<b>Halvorson Research Associates</b> 2900 14th Street North Naples FL 33940 813/261-4110 Halvorson, William A
<b>American Exchange Bank</b> 151 North Fourth Elmwood NE 68349 402/994-2175 Clements, Robert K	<b>Badgley &amp; Phelps Inc</b> 3206 Rainier Bank Tower Seattle WA 98101 206/623-6172 Young, Robert V	<b>Continental Equities</b> 180 Maiden Lane New York NY 10038 212/440-7762 Carey, James J	<b>Financial Institutions Retirement Fund</b> 5 Corporate Park Drive White Plains NY 10604 914/694-1300 Schaffer, Barry H	<b>Hang Lung Development Co Ltd</b> 2-20 Paterson St 25/F Hang Lung Centre Hong Kong Hong Kong 5 005/790-4111 Luk, Peter
<b>American Express Intl Inc</b> Windsor House 50 Victoria Street London England SW1H 0NH 441/222-7966 Chao, Kenneth	<b>Balis &amp; Co</b> Three Mellon Center Philadelphia PA 19102 215/568-3740 Warthen, Thomas V	<b>Dental Network of America</b> Two TransAm Plaza Dr 4th Floor Oakbrook Ter IL 60148 312/691-1133 Webb, James O	<b>Ford Motor Co</b> The American Road PO Box 1899 Room 845 Dearborn MI 48121 313/322-3000 Twinney, Marc M	<b>Hartmarx Corp</b> 101 North Wacker Drive Chicago IL 60606 312/372-6300 Pikelny, Michael
<b>American Fiduciary Corp</b> 181 Wells Avenue Newton MA 02159 617/964-5700 Derby, Burton H	<b>Bankers United Trust Co</b> 2700 NE Loop 410 Suite 300 San Antonio TX 78217 512/650-3077 Rice, Thomas Naffe	<b>Digital Images Inc</b> PO Box 17229 Washington DC 20041 703/241-1180 McConnell, Paul J	<b>Fried Frank Harris Shriner &amp; Jacobsen</b> One New York Plaza New York NY 10004 212/820-8000 Drake, David C	<b>Hershey Foods Corp</b> 14 East Chocolate Avenue Hershey PA 17033 717/534-7500 Dreyfuss, Richard C
<b>American Home Products Corp</b> 685 Third Avenue New York NY 10017 212/878-5000 Bergman, Barney	<b>Barnett Bank of Florida Inc</b> PO Box 40789 Jacksonville FL 32231 904/791-7720 McConnell, Paul J		<b>Houdaille Industries Inc</b> One Financial Plaza Ft Lauderdale FL 33394 305/764-4141 Kelly, Juan N	

## X. MISCELLANEOUS EMPLOYMENT

<b>IBM-ACIS</b> 1530 Page Mill Road Palo Alto CA 94302 415/545-2114 Sullivan, Joseph F	<b>Media Central Inc</b> Osborne Office Center Suite 620 Chattanooga TN 37411 615/894-4980 Kent, Morton J	<b>NRECA</b> 1800 Massachusetts Avenue Washington DC 20036 202/857-9500 Berger, Alan S	<b>Shearman &amp; Sterling</b> 53 Wall Street New York NY 10005 212/483-1000 Biggs, James F A	<b>UMWA Health &amp; Retirement Funds</b> 2021 K Street NW Washington DC 20006 202/452-5000 Dyer, Herbert L
<b>International Harvester Co</b> 401 North Michigan Avenue Chicago IL 60611 312/836-2000 Kreamer, James R Stevenson, Raymond H	<b>Mellon Bank N A</b> OM 1940 One Mellon Bank Center Pittsburgh PA 15258 412/234-4100 Jeeves, Douglas A	<b>Pacific Telesis Group</b> 140 New Montgomery Street Room 408 San Francisco CA 94105 415/882-8000 Oliver, Marilyn Miller Tom, Judy L P	<b>Shearson Lehman Brothers Inc</b> Two World Trade Center New York NY 10048 212/321-5726 Wilson, Ronald L	<b>United Auto Workers Union</b> 8000 E Jefferson Avenue Detroit MI 48214 313/926-5000 Bath, John S Haas, Steven J Young, Howard
<b>Investment Research Institute</b> Tri-View Offices Suite 365, 110 Boggs Lane Cincinnati OH 45246 513/772-2552 Bergen, Robert D Schaeffer, Bernard G	<b>Mobil Oil Corp</b> 150 East 42nd St Room New York NY 10017 212/883-4242 Gross, Jules Lukan, Edelbert McGarrity, Edward C Sunila, Thomas D	<b>Pension Development Co Inc</b> 655 Boylston Street Boston MA 02116 617/536-6646 Steeves, Spurgeon S	<b>The Signal Cos Inc</b> 1125 N Torrey Pines Road La Jolla CA 92037 619/457-3555 Coffey, William E	<b>U S Lease Financing Inc</b> 101 Park Avenue New York NY 10178 415/445-7400 Bravmann, Claude S
<b>ISI Systems Inc</b> Oakpark VII Middlesex Turnpike Bedford MA 01730 617/275-5900 Squires, Sanford R	<b>Moody's Investors Services</b> 99 Church Street New York NY 10007 212/553-0300 Arvanitis, Robert	<b>People's Bank</b> 899 Main Street Bridgeport CT 06602 203/579-7309 Carson, David E A	<b>Society of Actuaries</b> 500 Park Boulevard Suite 440 Itasca IL 60143 312/773-3010 Cole, Linden N	<b>United Technologies Corp</b> UTC Building Hartford CT 06101 203/728-7000 Goodell, Keith J
<b>ITT Corp</b> 320 Park Avenue New York NY 10022 212/940-2742 Cello, Anne	<b>J P Morgan Investment</b> Nine West 57th Street Floor 2M New York NY 10019 212/826-7444 Bullock, Venita L	<b>Project Assistance Corp</b> 6205 Sharon Woods Blvd PO Box 29545 Columbus OH 43229 614/890-4697 Kanney, James R	<b>Spring Arbor Distributors</b> 10885 Textile Road Belleville MI 48111 313/481-0900 Murphy, Thomas B	<b>US Telecom Inc</b> 2330 Johnson Drive Westwood KS 66205 913/676-3000 Stobie, David W
<b>Jacor Communications Inc</b> 602 Main Street Suite 601 Cincinnati OH 45202 513/579-8240 Jacobs, Terry S	<b>Morgan Stanley &amp; Co</b> 1251 Ave of the Americas New York NY 10020 212/974-4000 Buff, Joseph J Gold, Jeremy Tilley, James A	<b>Providence Capital Enterprises Inc</b> 5890 S Galena Street Englewood CO 80111 303/771-9081 Baker, Edward H	<b>Subaru of America Inc</b> 7040 Central Highway Pennsauken NJ 08109 609/488-8500 DeLuca, Epiphany A	<b>Wells Fargo Bank</b> B A #1115 MAC #0106-297 425 Market St 29th Floor San Francisco CA 94105 415/396-3180 Peake, Sharon A
<b>Levi Strauss &amp; Co</b> Levi's Plaza Box 7215 1155 Battery Street San Francisco CA 94120 415/544-6000 Seelinger, Philip B	<b>Natl Actuarial Pension Servs</b> 10777 Westheimer Suite 220 Houston TX 77042 713/266-7019 Cargill, Leonard R, Jr.	<b>Resource Deployment Inc</b> 714 Main Street Suite 1110 Fort Worth TX 76102 817/390-8921 Cooper, Donald R Dahlberg, Peter B	<b>Sunwest Banks</b> Box 1344 Albuquerque NM 87103 505/765-2403 Sterchi, Robert P	<b>Westinghouse Electric Corp</b> Westinghouse Building Gateway Center Pittsburgh PA 15222 412/642-3800 Weaver, Leonard
<b>Lynchval Systems Inc</b> 6842 Elm Street PO Box 957 McLean VA 22101 703/893-3170 Lynch, Josiah Santos, Elizabeth J	<b>National Bank of Commerce</b> PO Box 10686 Birmingham AL 35202 205/583-3600 Bloodworth, Lucian F	<b>Retirement Systems For Savings Institutions</b> 41 East 42nd Street New York NY 10017 212/867-8950 Dannecker, William	<b>System Automation Corp</b> 8555 16th Street Silver Spring MD 20910 301/565-9400 Rubin, Ethel C	<b>Weyerhaeuser Co</b> Tacoma WA 98477 206/924-2345 Lyons, Samuel J, Jr.
<b>Management Data Inc</b> 3300 Cahaba Road Suite 201 Birmingham AL 35223 205/871-5844 Campbell, Daniel A	<b>National Business Consultants</b> 608 Marr Drive Signal Mtn TN 37377 615/886-5008 Stevens, W Tris	<b>M D Sass Investors Services</b> 475 Park Avenue South 19th Floor New York NY 10016 212/532-6010 Feingold, Joel S	<b>Teledyne Inc</b> 1901 Avenue of the Stars Los Angeles CA 90067 213/277-3311 Esten, Bradford D	<b>Zapata Corp</b> PO Box 4240 Houston TX 77001 713/226-6000 Jones, Del R
<b>Martin/Bastion Productions</b> 10 South Fifth Street Minneapolis MN 55402 Martin, Kristine Marie	<b>National Ins Consumer Org</b> 344 Commerce Street Alexandria VA 22314 703/549-8050 Hunter, J Robert	<b>Serendip</b> PO Box 474 Cooper Station New York NY 10276 212/254-6360 Franklin, Annemarie	<b>Traverso, David M</b> 4830 Mays Avenue Reading PA 19606 215/779-8159 Traverso, David M	<b>Textron</b> 40 Westminster Street Providence RI 02903 401/421-2800 Wang, I-Chieh E
			<b>UFT Welfare Fund</b> 260 Park Avenue South New York NY 10010 Hoffman, Richard H	

## XI. RETIRED OR NO INDICATED BUSINESS CONNECTION

Adams, J Ross	Booke, Samuel Lewis	Disch, Aloysius J	Goldberg, David	Hummel, Thomas J
Adams, Samuel P	Bothmann, Horst P	Dodd, Thomas Hugh	Goldberg, Milton J	Humphrey, Patrick L
Ahuja, Sushil K	Boucher, Yvon R	Dodd, Thomas Kilburn	Goodrich, Clarence R	Huntley, Newton E
Ain, Samuel N	Bowman, Glenn L	Dodge, Frank F	Gould, John C	Hurley, Robert L
Aki, Alvin Willie	Boyajian, John H	Dodson, M R	Gould, William	Huston, F Edward
Alexander, George	Boyer, John F	Donovan, Maurice V	Graham, Martha B	Hutcheson, John D
Allan, William	Braden, Lucian J	Dorfman, Eugene F	Grambor, Henry S	Hutchinson, Gerald E
Allard, Maynard W	Brady, George V	Dorman, Roland F	Graves, Clyde H	Immerwahr, George E
Allen, Edward S	Brewster, John E	Dorn, Lowell M	Greville, Thomas N E	Ingersoll, W
Allen, Harold G	Brown, Lloyd J	Dow, Harold E	Griffin, Frank L	Irvine, Thomas
Allstrom, H Willard	Brown, Maurice S	Doyle, Martina E	Griffith, Robert W	Jackson, Edgar M
Alpern, Lawrence	Brown, William C	Drobisch, Miles R	Groenendijk, Alida J	Jackson, Willard L
Alvord, Morgan H	Bruce, James G	Drobnyk, Wendel J	Groeschell, Charles G	Jacobson, Reuben I
Anderegg, David S	Buchter, Gene W	Duncan, Robert M	Grossman, Eli A	Jacoby, Charles W
Anderson, Arnold H	Buckman, Alfred L	Dunkley, Herbert C	Groth, Alton O	Jacoby, Robert E
Anderson, Homer G	Bucknell, Earl F	Dunlap, James A, Jr	Grover, Myles L	Jamieson, J Rae
Anderson, Lloyd G	Budinger, Joseph A	DuPuy, James R	Gruson, A Allan	Jekel, Oscar H
Anderson, Philip D	Buell, Charles H	Eastlak, Allen C	Gubar, Albert	Jenkins, Albion U, Jr.
Anderson, T Loyal	Bunyan, Alden T	Eckman, Charles T	Gustafson, Dale R	Jex, Robert L
Andrews, Edward C	Burger, Willard N	Eddy, C Manton	Gysbers, Elsie L	Johnson, Lloyd H
Archer, Allan K	Burgin, David	Ede, Cecil F	Hahn, Joseph W	Johnstone, Robert M.
Archibald, A Edward	Burian, Otto J	Edmonds, Joseph M	Haines, Bernard S	Jr.
Archibald, John C	Burke, Frank F	Edwards, Norma L	Halpert, Aaron	Jones, Charles H
Arlinghaus, Clemens G	Burrall, Charles L	Eide, K Arne	Hancock, Edward B	Jones, Harold M
Arvanitis, Ernest A	Bush, Frank J	Eisner, Stanley L	Hand, Gerald C	Jones, Hodge L
Attianese, Robert M	Byrne, James T	Elliott, George B	Hand, Katharine M	Jones, Richard J
Babbit, Albert E	Cahill, James M	Ely, Ray M	Hansen, Reuben G	Jordan, C Wallace
Baeckstrom, Marianne	Calvert, Geoffrey N	Emery, E Ward	Harkness, Paul T, Jr.	Kacmarynski, Joseph P
Bailey, Paul M	Cameron, John L	Escott, Francis H	Harrigan, Harold F	Kalmbach, Leland J
Bailey, Sidney M T	Campbell, George C	Espie, Robert G	Harris, Bertha L	Kaysen, Kenneth E
Ball, Frank M	Cannon, Garnett E	Evans, John J	Harris, Seymour H	Keene, Charles R
Barber, William P, Jr.	Carroll, Wm Joseph	Eyre, Harry C	Hart, W Van Buren,	Keene, Vicki Sue
Barker, Loring M	Carson, Evelyn G	Fairbanks, Alfred V	Jr.	Keetch, G Y
Barlow, Lucinda B	Challenger, James O	Faith, Edward L	Hartwell, Ward J	Kidd, Robert M
Barnaby, Charles H	Chamberlain, Carol	Farley, Jarvis	Harvey, Robert	Kientz, Dorothy I
Barnhart, Lyle H	Chapin, Edward L	Farrant, Maurice H	Haugh, Charles J	Killion, Raymond F
Bart, Robert D	Chapin, Walter L	Feay, Dallas H	Hayataka, Hiro	Kimball, Herbert W
Bartimer, Herman	Chauner, Milton F	Feay, Maurice F	Hayden, Virgil O	Kirkpatrick, Thomas H
Bash, Floyd A	Cheetham, McClain	Feehey, William A	Hayes, Rea B	Klem, Walter
Bateman, D H Samuel	Chester, George D	Feldmann, Kenneth F	Hazam, William J	Knies, Paul H
Bates, James M	Christman, Joseph A	Fellers, William W	Hazlett, Richard F S	Koch, Joseph J
Batho, Bruce	Christmas, William R	Fenichel, Seymore A	Hedin, Elmer R	Koch, Robert B
Batho, Elgin R	Clark, Frederick W	Fenker, Richard M	Heiland, Ben J	Kok, Willem
Beach, Morrison H	Clark, Helen L	Ferguson, Clyde L	Heltman, Robert C	Kole, Morris B
Beasley, Floyd T	Clark, Ray A	Finelli, John J	Hemrich, Robert F	Kolodny, George
Beattie, Orville C	Clarke, John W	Fisher, Hillary J	Henne, Richard E	Kolojay, Timothy M
Beatty, Chester D	Cleaver, William J	Fitzhugh, Gilbert W	Henningsen, Victor E	Konovsky, Arthur E
Beers, Josephine W	Coates, Clarence S	Forbes, E Dean	Hennington, Howard H	Kormes, Mark
Bems, Vitold Arthur	Coble, Roger W	Forsythe, Albert H, Jr.	Herman, F Lee	Kornhauser, Marvin L
Benbrook, Paul	Cocheu, Lincoln C	Fortoun, Henry J L	Hettger, Henry J	Kraegel, Wilfred A
Benedict, Elmer R	Coleman, James F	Fox, Kingsley G	Hevert, William T	Kraft, Raymond J
Bennett, Melvin D	Collins, James H	Franz, Lorraine M	Hewitt, Charles C, Jr.	Kretschmer, Albert H,
Bennett, Noah H, Jr	Conklin, Harvey H	Friedman, Jacob	Heyde, Ernest R	Jr.
Benson, Lawrence E	Conley, William	Friedman, Lloyd K	Hill, Edwin E	Kripke, Albert E
Berg, William D	Conrad, Florence	Fries, Edward S	Hill, George L	Krogh, Elden C
Bergstresser, R L	Conrod, Stuart F	Fuhlrodt, Norman T	Hill, J Stanley	Kroll, Cedric W
Berkeley, Edmund C	Cook, Edwin A	Fulks, Debra L	Hill, Mark W	Kwasha, H Charles
Berne, David H	Cook, John H	Gabriel, A Gerald	Hill, Walter C	Kyle, George B
Berry, William J	Cook, W Gilbert	Gadient, Frank J	Hineman, Harry	Lake, Meno T
Bertelsen, Gary Hubert	Cooper, Steven L	Gaines, Nathaniel	Hinsch, William P	Lange, Jeffrey T
Bertram, John C	Corbett, Richmond M	Gall, John	Hoffart, John L	Langhans, Meier F
Bevan, John A	Corcoran, Regina	Gallo, Victor A	Hogeman, George L	Larson, Charles M
Bevan, John R	Crimmins, Joseph B	Gannon, Donald F	Hohaus, Reinhard A	Larson, Robert E
Billman, Elmer	Crowley, James H	Gannon, Joseph T	Holmes, Al F, Jr.	Latta, Raymond A
Bilsborrow, John F.	Cubello, Frank D	Gardner, Herbert S	Holsten, Fred H	Lawson, Harold R
Bittel, W Harold	Curry, Harold E	Garnett, Wayne W	Hook, John F	Leggett, Richard A
Blagden, Henry E	Cuzzacre, Denise Q	Gelles, Manuel	Hooker, Russell O	Lehmann, Earl R
Blair, B Franklin	Dana, Franklin B	Gerrity, Joseph F	Hope, Francis J	Leight, Grace
Blankley, Donovan T	Dann, Timothy F	Getman, Richard A	Hoskins, James E	Leslie, William, Jr.
Blattner, Gary L.	Danzinger, Leo J	Gilbert, Daton	Hoskins, Robert H	Letkiewicz, George F
Bloom, Roberta F	Daoust, Joseph H	Gilbert, Harold	Houseman, Raymond F	Letson, Edward W
Bloyer, James R	Davis, J Kenneth	Gill, James F	Houser, Robert N	Letwin, Fred G
Blumenfeld, M Eugene	DeBartolo, Fred	Gillespie, Hugh	Howard, William M	Levinson, Louis
Boermeester, John M	Desai, Krishna B	Gilligan, James T	Huehl, Walter H	Levita, Maurice H
Bonnel, Ralph O	Dezube, Mitchell	Ginsburgh, Harold J	Huffman, Sam	Levitsky, Charles A
Booher, J Earnest	Diemer, Richard L	Goddard, Russell P	Houston	Continued on next page

## XI. RETIRED OR NO INDICATED BUSINESS CONNECTION

Lew, Edward A	Mitchem, Kenneth D	Pirotte, Deborah A	Schneiker, Henry C	Thompson, Willard A
Lewis, William H	Morlien, Tilmar A	Plumpton, Henry A	Schnelle, Charles S	Thomson, Paul
Lewis, Winthrop T	Monsky, Morris	Poissant, William A	Schonenberg, John J.	Tiffany, Carl A
Lincoln, Charles G	Montague, Theodore L, III	Poucher, Ralph I	Jr	Tillotson, Don C
Link, Robert F	Moore, Gene C	Poulson, William K	Schwartz, Max J	Tolman, John
Linquanti, August J	Moore, John B	Powell, Jerome M	Schwarz, Joseph A	Toren, Chester J
Livingston, James A, Jr.	Moore, Paul C	Powell, John H	Scott, H Randolph	Tosch, Charles E
Loadman, Arthur E	Moorhead, Ernest J	Price, Archibald M	Seal, Hilary L	Toy, Gerald G
Loftis, John M	Morgan, Harry D	Price, Edith E	Selig, John G	Trevarthen, Margaret A
Logan, Loren G	Morris, Doris N	Probst, Charles E	Sellers, Richard M	Triplett, George H
Long, Leon L	Morris, Robert E	Quinby, Harry E	Separk, Wharton G	Trowbridge, Charles L
Longley-Cook, Laurence H	Morrison, Henry P	Rabenau, Philip A	Sevilla, Exequiel S	Tucker, Lyman R
Low, George D	Morrison, Thomas B	Radin, Harry C	Shane, Alan	Turoff, John H
Lublin, Leon	Morrissey, Marlies S	Rathbone, Nathanael	Shockley, Marcom H	Twomey, Leonard N
Lukens, Jaywood	Morse, Michael G	Rathgeber, Fredrick E	Siegfried, Charles A	Uhthoff, Dunbar R
Lupean, Edward M	Morse, Richard H	Rea, Everett A	Sikic, Ante B	Unruh, H C
Lutz, Lauren J	Morss, Franklin C	Reade, David M	Sillesky, J Garrison	Valerius, Nels M
Lynas, Robert H	Moscovitch, Nathan A	Reagh, Russel R	Simms, Clifford R	Van Fleet, George
Lynde, Harold W	Mosesson, Zehman I	Rech, James Edward	Simpson, William	Van House, Charles L
Lyon, Dorothy M	Moss, Robert G	Reeder, Marie H	Singer, Carl J	Varcoe, F Turner
Lyons, Daniel J	Moulton, Harold B	Reeder, W Rodman	Singer, Jack A	Varga, George J
Lyons, Frank J	Mount, Melinda J	Reilly, A Wendell	Singer, Paul E	Vicino, Gerard A
Lyons, Harold V	Mur, Joseph M	Reilly, G Emerson	Skelding, Albert Z	Viator, Carl F
MacDonald, A Ross	Mullens, Will R	Reynolds, George A	Skevington, John A	Vincent, Lewis A
Macken, Daniel D	Munterich, George C	Reynolds, Walter L	Skinner, Fred E	Vogt, Andrew
Macky, Louise E	Murdock, Bennet B	Richardson, Charles F B	Slater, Robert E	Wagner, Ehrhardt H
MacLean, George A	Murray, Lucille	Richmond, Owen D	Sloat, Frederick P	Wagner, Russell L
Maglathlin, Ralph H	Nazarian, Gregory H	Richter, Candace F	Smith, F Eugene	Waites, G Frank
Maguire, Ralph D	Neebe, Henry G	Rickards, Charles E	Smith, Francis M	Walker, Charles N
Maidanick, Charles	Nelsen, Alvin B	Rink, Richard G	Smith, Harold W	Walker, Harry
Maine, James S	Nelson, Allen G	Ritter, Joseph G	Smith, Henry W	Walker, J Barrett
Malament, Daniel	Nelson, Carroll E	Robbins, Lillian	Smith, J Henry	Walker, Margaret
Mandeville, Grace A	Nicholson, Earl H	Roberts, Maurice B	Smith, James P	Walker, Ralph P
Mangan, Annette Z	Nicoletti, Anthony J	Robertson, Alexander C M	Smith, John E	Walker, Robert W
Mantel, Jeffrey Hunt	Noback, Joseph C	Robertson, Stuart A	Smith, Laurence K	Wallace, George E
Markusfeld, Hersh	Norman, La Lander S	Rode, Erwin A	Smith, Raymond L	Walmsley, Howard C
Maron, Bernie	O'Donnell, Edward F	Rodermund, Matthew	Smith, Robert H	Walsh, Albert J
Martin, Henry J	Oien, Robert G	Rohling, Fred H	Snell, William M	Walsh, James P
Martin, Leslie R, Jr.	O'Keefe, Richard E	Rokicki, Constance A	Solenberger, Carl W	Ward, William F
Martin, Paul E	Oldenkamp, Julia	Romeo, Joseph T	Spaulding, Asa T	Ward-Smith, Kenneth
Martin, Ronald J	Olsen, James	Rood, Henry F	Stabert, Bernhardt K	Watson, Joseph L
Maynard, John C	Olson, Ralph E	Roscoe, William W	Stagg, Ronald G	Weaver, Arthur G
Mays, Walter J	O'Neill, Kenneth W	Rose, Georgette G	Status, Anastase E	Webster, Andrew C
McAulay, Archibald H	Orloff, Conrad A	Rosenberg, Norman	Stearns, John B	Webster, Lindsay M
McCarter, William C	Ormsby, Charles A	Rosenbloom, Samuel	Stearns, John L	Weck, Frank A
McClintock, Henry L	Osterman, Herbert W	Rosenthal, Irving	Steffen, Walter W	Weill, Dorance B
McCollum, Harold	Otteson, Paul M	Rosenthal, Saul	Stemmermann,	Weinberg, Abraham A
McCombs, Allan B	Otto, Diane L	Rosholt, Lehman M	Theodore A	Weinstein, Max S
McCord, David R	Owen, Edward H	Rosini, Harold L	Stennes, George V	Wells, Edward H
McCorkle, Robert A	Paff, Harold G	Ross, Kenneth H	Stephenson, J Herman	Wells, Walter I
McCoy, John S	Page, Charles H	Rosser, Harwood	Stephenson, John W	West, Charles E
McDiarmid, Fergus J	Pagliaccio, John A	Roth, Irving C	Stewart, Gathings	White, William A
McIntosh, Kenneth L	Pailler, Arline	Rotter, Paul T	Stieren, Valeska U	Whiting, Douglas B
McKee, Donald R	Painter, Cornelia B	Rouffa, Robert S	Stover, J Karl	Whitlock, Robert G, Jr.
McLeod, Hugh	Parry, Arthur F	Rowland, Jack L	Streetfield, G Philip	Wieder, John W, Jr.
McMahon, Charles W	Patterson, W Donald	Ruchlis, Elsie	Strock, Ellsworth E	Willemann, Richard J
McMillen, Robert H	Pauley, Barton S	Ruddock, John Y	Strom, Christian L	Williams, Harry V
McNamara, George	Peck, Jonathan K	Rugger, Gerald K	Strong, H Raymond	Williams, John H
McQueen, Robert C	Penchas, Simon	Rugland, Walter L	Struble, William I	Williams, John R
McReynolds, D Karl	Perkins, Alfred W	Rupert, Walter J	Sturtevant, Hubert B	Williamson, William R, Jr
Mellman, Richard J	Perry, Robert C	Ryan, John F	Sullivan, William J	Wilson, Mary Cusic
Menge, Carlton H	Pestal, Charles F	Saffert, Arthur W	Swanson, F Gilbert	Wilson, Wilmer W
Menge, Walter O	Petersen, Jerry T	Salzmann, Ruth E	Sweeney, Theodore A	Windecker, Arthur A
Merritt, Robert	Petersen, Loren V	Sanford, Cynthia Y	Sweetser, Edward H	Winter, Bert A
Meyerson, Hyman	Peterson, Richard P	Sartain, James H	Swick, George B	Winters, Herbert A
Mikula, Sharon B	Pettengill, Daniel W	Saulon, Joseph F	Tallman, Richard H	Wishart, Robert A
Miller, E Sherry	Pfarrer, Louis W	Scammon, Lawrence W	Tatum, Samuel C	Wood, Jack E
Miller, George H	Phelps, John	Schallack, Ronald J	Taylor, J Eugene	Wood, Milton J
Miller, Julian M	Philbrick, Harold F	Schenkel, James M	Thiessen, Henry B	Wood, R Norman
Miller, Morton D	Philbrick, Polly G	Schermann, Harris	Thomas, B Russell	Woods, Cyril J
Miller, Richard L	Philippi, William R	Schimpff, Milton C	Thomas, David	Woodworth, James H
Millyard, David M	Phillips, John H	Schlachter, Gertrude A	Thomas, Dean A	Woolery, James M
Mischke, Gerald	Pickering, Joseph R	Schmidt, William H	Thomas, William S	Works, James W
Arden	Pierce, Robert D	Schneider, F Russell	Thompson, Graham C	
	Pike, Morris	Schneider, William G	Thompson, John H	
			Thompson, Susan R	

Continued on next page

*XI. RETIRED OR NO INDICATED BUSINESS CONNECTION*

Wright, Byron  
Wright, Roy R  
Wyckoff, John F  
Yates, J Arnold  
Yenner, Ralph D  
York, William S  
Young, David H, Jr.  
Young, Elizabeth R  
Young, George W  
Yount, Hubert W  
Zeiger, Edward C

## I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.

<b>ALABAMA</b>	<b>PHOENIX</b>	<b>HOT SPRINGS</b>	<b>CARMEL</b>	<b>ESCONDIDO</b>
<b>BIRMINGHAM</b>	Addink, Donald L Benzin, Charles G Budinger, Joseph A Camferdam, Steven R Christman, Joseph A Daoust, Raymond F Drown, Gary K Fagg, Gary Foley, Thomas C Gardner, Bruce Goodell, David A Gordon, James H Hancock, Edward B Hollobon, Anthony L Hoyle, Mark S Klingler, Kenneth D Koger, Gerald T Lawrence, John W, Jr. Matthews, Steven R Maule, Robert G McLellan, Louis D Nelson, David M Petersen, Gary L Rech, James Edward Robinson, William K Saffert, Arthur W Teller, Robert N, Jr. Wanner, Charles A Witt, Ronald E Wolfenden, James D	Wright, Roy R	DeSimone, Ralph	Hamilton, Curtis D Phelps, John
Allen, Linda S Bailey, J Russell, 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 Graves, William T Harris, Carl M Heim, Len Kell, Robert E Kelley, Jack A Kellogg, Terry D Livingston, James A, Jr. Lowery, P Randall McWhorter, Anthony L Moeller, Peter H Paisley, Robert M Pennington, Thomas K, Sr Phillips, Jimmy E Presley, T Michael Rutledge, Paul E, III Smith, James B, Jr. Stiles, Hubert M Stuenkel, Wayne F Sukha, Serm Tenenbaum, Philip M Thomason, David Reed Wade, Terry R Wessinger, Harry Wayne Williams, Frank W Woodall, Stanley Nelson Yates, Donald G		<b>LITTLE ROCK</b> Baker, Trudy J Enoch, Jerry F Gordon, Frank N Hartney, John A King, Russell L Krenz, Joseph A Martin, Daniel, Jr. Myers, John W Richardson, J Leceil, Jr. Walker, Frank Edward	<b>CHATSWORTH</b> Cameron, Brian M Huffman, Sam H, Jr.	<b>EUREKA</b> Kern, Richard D
<b>CAMDEN</b>			<b>CLAREMONT</b> Projector, Murray	<b>FOLSOM</b> Dunkley, Herbert C
Phillippi, William R			<b>CONCORD</b> Dunn, Edward J	<b>FOSTER CITY</b> Gilsdorf, Lawrence J O'Connell, Ronald F
<b>DECATUR</b>			<b>CORONA DEL MAR</b> Helphand, Ben J Tiller, Margaret Wilkinson	<b>FOUNTAIN VALLEY</b> Barnes, Dennis A Burch, David Lee Ferris, William L Goebel, Brian F Griswold, Gerald W Lehman, W Douglas Millerd, John N
Enriquez, Ruben F Olson, Ralph E			<b>CORONADO</b> Longley-Cook, Laurence H	<b>FRESNO</b> Kent, Louis A
<b>MONTGOMERY</b>			<b>CORTE MADERA</b> Hawley, Douglas N Revis, Johan	<b>FULLERTON</b> Smith, Talbot T
Lambert, Bill G Nelson, Kenneth Leonard			<b>CULVER CITY</b> Picard, Charles H, Jr Pratt, William S, II	<b>GLEN ELLEN</b> Letson, Edward W
<b>TUSCALOOSA</b>			<b>DAVIS</b> Gibson, Charles T Gysbers, Elsie L Kessel, Hugh G Taylor, John W H	<b>GLENDALE</b> McCorkle, Robert A
Windham, W Rodney			<b>DOWNEY</b> Church, Harry M	<b>GRANADA HILLS</b> Chaudhry, Mohammad I
<b>ARIZONA</b>	<b>ARKANSAS</b>		<b>BERKELEY</b> Coates, Barrett N, Jr Coates, John K Gavazzi, Anita J Kenney, James A Radin, Harry C	<b>GREENVILLE</b> Jackson, Willard L
<b>CAREFREE</b>	<b>FAYETTEVILLE</b>		<b>BEVERLY HILLS</b> Lie, Geoffrey Yuenfei Rosenberg, Norman Sirkin, Michael B	<b>HERMOSA BEACH</b> Beers, Josephine W
Curry, Harold F	Bennion, Patricia A		<b>BURBANK</b> Cimini, Edward D, Jr	<b>HIDDEN HILLS</b> Lake, Meno T
			<b>CANOGA PARK</b> Wyse, Richard	<b>HILLSBOROUGH</b> Parry, Arthur F
				<b>IRVINE</b> Beckman, Woody Bethel, Neil A
				Continued on next page

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***IRVINE - continued**

Blattenberg, Robert C  
Braun, Nancy  
Davis, Darlene H  
Davlin, Michael F  
Demsey, Brian R  
Dorris, J Paul  
Fagerberg, Denise E  
Fritz, John F  
Jarrett, Edward C  
Ruderman, Robert  
Tiller, John E. Jr

**LA CANADA**

Coble, Roger W  
Tookey, Robert C

**LA JOLLA**

Buck, Fred A  
Coffey, William E  
Hammerling, Linda H  
Johnson, Kent R  
Jolley, Jeff A  
Mayo, Rick G  
McKernan, Edward F  
Miller, Lynn C  
Richards, Alan  
Silva, Anne L  
Stontz, Carolyn J  
Way, Dean M

**LA MESA**

Patt, Harold G

**LAGUNA BEACH**

Garfin, Louis

**LAGUNA HILLS**

Buckman, Alfred L  
Ginsburgh, Harold J  
Morrison, Henry P  
Otte, Edward J

**LAGUNA NIGUEL**

Axelrod, Jerrald

**LARKSPUR**

Hawley, Sharon S

**LITTLERIVER**

York, William S

**LONG BEACH**

Chaput, Robert Lee

**LOS ALTOS**

Garretson, Henry J  
Gutierrez, Daniel C

**LOS ANGELES**

Absey, Donald M

Alexander, Robert A,  
Jr

Arnaud, Verdun J  
Bain, Michael Larry  
Battler, Simon C  
Barad, Edward L  
Barrows, John  
Bassignana, Daniel F  
Bassin, Robert  
Bates, Marel K  
Bean, Richard W  
Bierschbach, Raymond A  
Black, Douglas E  
Bolton, Wilbur M  
Boor, Joseph A  
Bourdeau, Paul T  
Canfield, Roberta L  
Carpenter, David R  
Chan, Chong P  
Chapman, Allan L  
Chase, David A  
Chernoff, Victor B  
Cohen, Laurence D  
Cole, Catherine L  
Cole, Stanton L  
Curley, James O  
Dastur, Furrokh N  
Davidson, Jeffrey Alan  
D'Onofrio, Joseph R  
Esten, Bradford D  
Fisher, Hillary J  
Flier, Alvin  
Fougner, Alan H  
Frank, Martin J  
Fuerst, Donald E  
Gibson, Martin F  
Gilchrist, John T  
Gooding, David E  
Grainger, Steven R  
Hall, Allen A  
Hallenbeck, Gary T  
Hallstrom, Robert C  
Halverson, Florinda M  
Hatch, Gerald A  
Hayer, Harry W  
Heidorn, Frederick N  
Hiatt, Charles E  
Hippen, David J  
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  
Kan, Philip Tai-Ping  
Kayton, Howard H  
Kehela, Edmund F  
Kim, Choong J  
King, Jon L  
King, Kerry K  
Kischuk, Geoffrey L  
Kobrine, Ronald  
Kovacs, Frank  
Krantz, Kerry A  
Lachter, Jack  
Lamb, James D  
Laws, James  
Lee, Antony Y  
Lerner, Gary G  
LeSueur, David C  
Levit, Alan D

Liu, Liangan  
Livingston, Arlene E  
Lonergan, Clyde G  
MacDonald, Karen  
Olsen  
Manning, Clark P, Jr.  
Marler, Carol A  
McCarty, Robert W  
McConney, Gerald E  
McDonald, Harry G  
McKinnie, W David,  
III

Melnick, Michael  
Michal, Angelica B  
Montgomery, John O  
Mordorski, David M  
Morris, Michael F  
Morrow, Fred C  
Mortensen, James  
Michael  
Moynier, Tom D  
Nash, Russell K  
Neal, Howard F  
Newquist, David W  
Ohanian, Stephen  
Oleska, Michael P  
Osei, Kwasi  
Ozark, James G  
Paige, John W  
Pao, Alice C  
Paull, Marvin J  
Perkins, Jon Ward  
Piper, Kurt Frederic  
Polapank, Paul S  
Pratt, Joseph J  
Preston, Michael Blair  
Quirk, William J  
Reynolds, J Dale  
Rogers, Daniel J  
Rosenthal, Aaron R  
Rothschild, Kenneth A  
Salzillo, Joseph A  
Schnieder, Harold N  
Singh, Harold D  
Smith, Vine H  
Solomon, Richard H  
Southall, Charles R  
Spitzer, Robert F  
Storm, Diane M  
Su, Alice W  
Summers, Sheldon D  
Sutcliffe, Jon D  
Teasley, Larkin  
Thau, Claude  
Thomas, Charles  
Thomas, John B  
Thurston, Cynthia L  
Tu, Hai Tan  
Tucker, Warren B  
Van Slyke, Oakley E  
Vieira, John  
Walton, Kingsley  
Weinstein, Richard L  
Weisleder, Stanley  
Wilson, Oliver T  
Wong, Dennis  
Xanthos, William  
Xavier, Basil A  
Yen, Frank T  
Zieminski, Robert M

**MANHATTAN BEACH**  
Ancona, Philip F

**MENLO PARK**

Evans, Glenn A  
Lamb, R Michael  
Mokros, Bertram F  
Nishio, Joanne  
Pauley, Barton S  
Waites, G Frank  
Woll, Richard G

**MILL VALLEY**

McCarthy, Denis J

**MISSION VIEJO**

Barrett, William A  
Bernardo, Evelyn M  
Streatfeild, G Philip

**NEWPORT BEACH**

Bishop, William D  
Chin, William P  
Chow, Catherine  
Colburn, James T  
Corbett, Dennis  
Michael  
Corbett, Kathleen M  
Cunningham, William  
Faucett, Judy  
Finger, Robert J  
Gosstyla, Ted  
Hammons, David J  
Henkes, Joseph P  
Hezzelwood, William L  
Hung, Patrick C  
Iverson, Dennis R  
Johnson, Daryle G  
Kilbourne, Frederick W  
Kupferman, E Perry  
Longyear, George Y  
Milberg, John E  
Miller, Barry E  
Modeer, John C  
Modugno, Victor  
Morris, Pamela  
Saunders  
Murray, John D  
Neuwirth, Peter J  
Panighetti, Arthur V  
Penrose, Clement B  
Prien, Barthus  
Rice, James R  
Rinehart, Charles R  
Sher, Fred  
Stouffer, Linda M  
Suchoff, Stuart B  
Sutton, Thomas C  
Yarmchuk, Robert W

**NORTH HOLLYWOOD**

Weisbrod, Marvin L

**NOVATO**

Barrette, Raymond  
Brown, Joseph W, Jr.  
Butsic, Robert P  
Chuck, Allan  
Drummond-Hay, Eric T  
Hough, Paul E

**Lerwick, Stuart N**

Lipton, Barry C  
Pflum, Roberta J  
Steer, Grant David  
Thorne, Joseph O  
Tom, Darlene Paula  
Varney, Maurice E

**OAKLAND**

Anderegg, David S  
Bain, Peter C  
Flynn, Joseph T  
Gaines, George  
Ristau, Michael R  
Shih, Jin-Dih  
Sutherland, Donald R

**OCEANSIDE**

Eckman, Charles T

**OJAI**

Thompson, John H

**ORANGE**

Maloney, William F  
Schwartzmann, Jeff  
Lon  
Theobald, Joy Anne  
Young, Harry S

**ORANGEVALE**

Ying, Y C

**PALO ALTO**

Sullivan, Joseph F

**PALOS VERDES**

Brannigan, James F

**PASADENA**

Berquist, James R  
Bickerstaff, David R  
Chapin, Edward L  
Edwards, John S  
Eklof, Cary B  
Franklin, Cary D  
Hayne, Roger M  
Hotvet, James L  
Little, D Alan  
McMurray, Michael A  
Myers, Edward L  
Struble, William I  
Walsh, Albert J

**PAUMA VALLEY**

Fitzhugh, Gilbert W

**PESCADERO**

Crawford, Angus L

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.*

<b>PIEDMONT</b>	Chan, Walter Chao, Lily N Chapman, Linda J Cole, Raymond E Croy, Philip E Dotterer, Vicki A Drisko, Robert D Drobisch, Miles R Dropkin, Lester B Dubois, Deborah England, Arthur W, Jr Ethington, Dale F Forte, Edward T Foster, Allan Franceschine, Nick Furlong, Patricia A George, Christopher Goddard, Daniel C Gordon, Ross C Cowdy, Robert C Grassel, Keith A Green, Allen L Green, Philip A Grieve, Alexander T Hankins, Susan E Hausmann, James C Hegarty, George F Heindel, Stephen Honebein, Carlton W Ito, Howard M James, Drew Anthony Kadoyama, Mitsuru Kahn, Linda M Kahn, Paul M Kline, Douglas F Kramer, Michael L Kucera, Jeffrey L Kung, Minnie Cmenn Lane, Raymond D Leong, Leonard P J Mactas, Mark V Malizia, Anthony M Martin, Judy L McCauslan, George W McJohn, James F Meyer, Robert E Miller, Charles F Miller, John Hamilton Miller, Martin A Moore, James W Murrin, Thomas E Nightingale, Charles E Oliver, Marilyn Miller Olshen, A C Osterweil, Bruce P Padro, Miguel A Peake, Sharon A Petroff, Pamela M Phillips, John B Plank, Diane K Reade, Jeffrey L Robertson, John P Ruhffson, Eric C Saari, John Schlenz, John W Schmitt, Richard M Schultz, Alan O Seelinger, Philip B Sherman, Richard E Shively, Theodore J Shostak, Nancy C Simmons, Maurice O Smith, Richard F Smith, William David Steiner, William K	Steinhorn, Robert David Thierman, Ronnie Susan Tokerud, Douglas R Tom, Judy L P Upstill, Krystyna H Vorkapich, Michael L Wade, John E Ware, John K Weiss, Donald Weller, Harlan M White, Daniel C Wong, Stephen Y N	<b>SANTA FE</b> Wood, Charles P, Jr.	<b>TEMECULA</b> Baily, Phillips B
<b>REDDING</b>		<b>SANTA MONICA</b>	<b>THOUSAND OAKS</b>	
Martin, Ronald J		Busby, Robert W Carter, James E Dohi, Lynne E Fox, Martin S Gallagher, Vincent P Gluckman, James M Nelson, Roland E Olson, Roy C Perlick, Arnold C Schnaer, William J Scott, James E, Jr. Van Mieghem, Daniel J Wang, Richard T	Eiler, Burness R Pelant, James C	
<b>REDWOOD CITY</b>			<b>TORRANCE</b>	
Sy, Leona U			Bartel, John E Block, Richard A Byrnes, G Patrick	
<b>RANCHO BERNARDO</b>			<b>VALLEJO</b>	
Atwood, Clarence R Leslie, William, Jr			Witt, R Daniel	
<b>SACRAMENTO</b>			<b>VAN NUYS</b>	
Aguinaldo, Leonardo C Ball, Frank M Bruckman, Paul S DuBois, David H Gabriel, Robert A Gustafson, Kenneth G Jones, Weston R MacDonald, Colin D McHolland, Gary F Miyao, Stanley K Parkyn, Donald W Richardson, Harlan W Santillo, Carl J Swiecicki, Michael E Weller, Walter Wesley Yang, Kisuk Young, Stephen P			Liu, Jack K	
<b>SAN DIEGO</b>			<b>VISTA</b>	
Chadwick, George R, Jr. Feichtinger, James N Fuhlrodt, Norman T Grossman, Eric S Huston, F Edward Kripke, Albert E Min, Joanne J Morgan, Lee W Powell, John H Reynolds, Walter L Roeder, Rick A Rosholt, Lehman M Rossman, Stanley B Rotter, Paul T Sheffler, William J			Anderson, Lloyd G Walker, Margaret	
<b>SAN FRANCISCO</b>			<b>WALNUT CREEK</b>	
Abrams, Sidney L Altman, Ian H Angelo, Paul E Arata, David A Arnold, E Allen Atteridge, John Wolcott Beiles, Roger Bertko, John M Bertoldo, Roy J Bond, Duane A Bulette, Wayne Burns, John M Bush, Karol Bush, William D Carberry, John P			Cymerys, Edward C Duncan, Robert M Eastlack, Allen C	
			<b>WHITTIER</b>	
			Larson, Charles M	
			<b>WOODACRE</b>	
			Markusfeld, Hersh	
			<b>WOODLAND HILLS</b>	
			Bonanno, Joseph R Duncan, Robert M, Jr. Harris, Timothy J Harrison, R Scott Kagan, Arthur B Miller, Phyllis R Webster, David A	
			<b>YORBA LINDA</b>	
			Clay, Charles H	
			<b>COLORADO</b>	
			<b>BOULDER</b>	
			Sherritt, George M	
			<b>BROOMFIELD</b>	
			Buell, Charles H	

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***COLORADO  
SPRINGS**

Bonnel, Ralph O  
Kinsky, Stephen C

**DENVER**

Ablin, Marlene J  
Bails, Mark D  
Barker, Paul W  
Bartz, John Lee  
Batchelder, William H  
Betz, Ronald G  
Bidelman, Wayne D  
Blattner, Joseph L, Jr.  
Campbell, Charles E  
Campbell, Robert C  
Compton, Richard K  
Dino, Frank P  
Durland, Leslie L  
Endres, Stephen H  
Fngeman, Melvin A  
Fitzmaurice, Gregory L  
Fritz, Daniel H  
Frohne, James A  
Gardner, Mary M  
Goral, Edgar J  
Haas, V Benjamin  
Ham, Ronald  
Hansen, Donald A  
Hekman, Paul A  
Holmes, Tony E  
Horn, Richard G  
Jenkins, Robert W  
Johnson, Robert B  
Kiefer, James C  
Knarr, Shirley A  
Largent, Steve M  
Larson, Eric P  
Lau, Brian R  
Long, V Kay  
Mandat, Roland A  
Mazanec, Donald R  
McCollum, Gary J  
Miller, Lee O  
Mudge, William S  
Peterson, Ronald K  
Pfarrer, Louis W  
Pinczkowski, Raymond E, Jr.  
Powers, David A  
Rosenbaum, Martin  
Rudduck, George A  
Rush, Richard G  
Russell, Robert E  
Schrader, R Paul  
Scott, Gordon L  
Sell, Susan J  
Slishinsky, David H  
Spence, Calvin C  
Stark, Glen Edward  
Tilley, Carole M  
Tilley, Peter D  
Weston, Gary W  
Wilson, Wilmer W

**ENGLEWOOD**

Albracht, Fred J  
Baker, Edward H  
Belfer, Arthur J  
Berends, Jeffrey J  
Burger, Thomas L  
Carmody, Paul

Dackow, Orest T  
Dobis, Frank J  
Erickson, Paul Douglas  
Hughes, James H  
Jones, Donald K  
MacLennan, Alan D  
McCallen, J L  
McCallum, William T  
McDonald, Graham R  
Motz, James D  
Shantz, David H  
Shaw, Robert K  
Shek, Sandra C  
Stefanson, Doug J  
Terry, David L, Jr.  
Todd, Melvin G

**EVERGREEN**

Boley, Russell A  
Morris, Doris N

**FORT COLLINS**

McComb, Thomas M

**GRAND JUNCTION**

Clemons, King

**LITTLETON**

Keffler, William W

**STEAMBOAT  
SPRINGS**

Lehmann, Earl R

**CONNECTICUT****AVON**

Chen, Cecilia C H  
Chhabra, Jatindar P  
Finn, Richard  
Fitch, Timothy  
Gerchman, Thomas F  
Keller, Barbara A  
Philbrick, Polly G  
Schallack, Ronald J  
Walker, Paul S

**BLOOMFIELD**

Alvord, Morgan H  
DesRochers, Christian J  
Geuder, Douglas M  
Gobes, James A  
Korper, Leslie E, II  
Krisher, William K  
Lonergan, Thomas Xavier  
Miller, Robert A, III  
Morrissey, Marlies S  
Pilgrim, James W  
Prouty, William C  
Rugland, Walter S  
Schwartz, Althea A  
Sweeny, Andrea Mooney  
Wood, Milton J

**BRIDGEPORT**

Carson, David E A

**CHESHIRE**

Valerius, Nels M

**CLINTON**

Nazarian, Gregory H

**COS COB**

Ayache, Robert E

**DARIEN**

Patterson, David M

**EAST BERLIN**

Kirby, William J  
Pelcyger, Frank

**EAST HAVEN**

Malkin, Moses M

**ENFIELD**

Allen, Barry T  
Biamonte, Ronald M  
Cardamone, Dorothea D  
Chipkin, Robert  
Herman, Joan Elizabeth  
Marsh, Susan Daly  
Matson, Peter G  
Slowick, Margaret Ann

**FAIRFIELD**

Spigal, Judith D

**FARMINGTON**

Crandall, Wm H  
Grossman, Eli A  
Harrington, Inger Saller  
Hobbs, Edward J  
Kadison, Jeffrey P  
Munterich, George C  
Pastor, Gerald H  
Wickwire, James D  
Yates, J Arnold

**GLASTONBURY**

Berg, William D  
Maguire, Ralph D  
McMillen, Robert H  
Merritt, Robert

**GREENS FARMS**

Hohaus, Reinhard A

**GREENWICH**

Bornhuetter, Ronald L

Draeseke, Douglas G

Easton, Richard D

Heer, E LeRoy

Hennington, Howard H

Hogeman, George L

Levine, Steven J

Murad, John

Wellnitz, William R

**GUILFORD**

Kussel, James R

Kneale, Jack R

**HARTFORD**

Abbot, Quincy S

Abbott, Larry M

Abbott, Varnum J, Jr.

Adelstein, Victor A

Aldrich, William G

Alhanti, Mark Stuart

Allen, David W

Altschuler, Michael C

Anderson, Homer G

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

Belden, Stephen

Bell, Charles T

Benesh, Gregory S

Beneski, Frank A

Benoit, Leonard L, Jr.

Berry, Charles H, III

Bertles, George G

Beverage, Richard

Biddleman, Albert F

Briegaj, William P

Bieluch, Philip J

Blanchard, Ralph S, III

Bland, William H

Blodget, Hugh R

Boronow, Gordon C

Boslaugh, Marguerite A

Bothwell, Peter T

Bradley, David R

Bradshaw, John G

Braunstein, Michael M

Breindel, Cheryl Ann

Brian, Robert A

Bridgeman, James G

Britton, William R, Jr.

Brophy, Joseph T

Brown, Nicholas M, Jr.

Brown, Robert A

Budd, Edward H

Buddington, David W

Bunyan, Alden T

Burgess, Robert W

Burke, Richard E

Burke, William J

Burnosky, John E

Burton, Burton E

Burton, Thomas E

Butcher, Marjorie V

Butcher, Robert W

Butler, Bruce W

Byrne, Harry T

Campbell, Paul A

Carbaugh, Albert B

Carlson, Edwin A

Carpenter, Clayton C, Jr.

Carpenter, Jill K

Carpenter, Patricia A

Chang, Yuan

Chellgren, Norton W

Chiang, Jeanne D

Childs, Gregory R

Christensen, Wesley R

Colburn, Michael B

Conney, Dale R

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

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

Dimus, John B

Dimus, Linda Crout

Donahue, Maryann

Dow, William E

Downer, Robert B

Duckworth, Wayne H

Dwyer, John A

Edwards, Fred L

Egnasko, Gary J

Eldridge, Donald J

Eliason, Edward B

Engles, David

Ernst, Richard C

Esakov, William M

Evans, Dale McDowell

Evans, Robert E

Even, Charles A, Jr

Faltas, Bill

Farquhar, William A

Featherstone, Bryan J

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

Frese, Richard S

Gabler, E Richard

Galenda, Andrew S

Gendreau, Ronald

Richard

Gerundo, Louis P, Jr

Geyer, James A

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***HARTFORD - continued**

Gibbs, Donald A  
Gies, John F  
Gilles, William J  
Ginco, Ann D  
Giuffrida, Carolyn F  
Gold, Allan  
Goldman, Gene A  
Goodell, Keith J  
Granieri, Vincent James  
Gray, James G, Jr.  
Grigsby, James A  
Grodnaz, Stuart B  
Gross, Michael R  
Gummere, John  
Gupta, Veena N  
Guterman, James Hale, Jonathan Bradford  
Hall, David A  
Hall, Gail A  
Hall, Robert A  
Halpern, Barry S  
Halpern, Nina S  
Hamilton, James C  
Hamilton, M Spencer Hansen, Robert A Hardcastle, Yellott F, III  
Hardy, Howard R Harris, Meredith A Harrold, David A Haseltine, Douglas S Haskell, Gayle E Hatfield, Robert W Haugh, Charles J Henck, Douglas C Hinke, Timothy C Hoch, Standley H Hollister, Jeanne M Holt, Paula R Hopper, Monte J Horn, Richard J Hosseini, A Rana House, Sherwood G Hoyer, Robert L Hsiang, Harry C Hubbard, John A Hucy, Martin S Hunter, Mariann F Hunting, Thomas M Huntley, John W Husic, William N, Jr Huyck, Brenda J Jacobs, Dennis E Jakielo, James G Jameson, Stephen Jasulevicus, Donna A Jerome, James M Johnston, Thomas S Jones, Bruce R Jorve, Barry M Juncker, Walter Kelly, Edmund F Kleiman, John B Klein, David M Klein, Robert Alan Kleinman, Joel M Klingman, George C Konicki, John P Kunzman, Michelle L Kwassman, Stuart Lakenbach, Cary O Lambert, Michael J Lamontagne, Robert J Lange, Clifford A Larew, John R Larson, William E Lattanzio, Francis J Leisinger, Warren Leslie, William H Levy, Leslie Libby, William B Lindahl, Richard M Linden, John R Lis, Raymond S, Jr Loeber, Richard H 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 Ludke, David R Ludwig, Stephen J 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 Marut, Andrew J Masciocchi, Alfred J Masterson, William E, Jr Mateja, Michael E Maxon, Robert G McGarry, John F McGovern, William G McLean, Michael R Meredith, Robert A Merryman, Emory H Metzner, Claus S Miller, David R Miller, Nicholas F Moore, James E Moore, Ralph P Moreen, Robert A Morgan, Sandra S Morgan, William S Moulton, Harold B Murphy, Richard Charles Murphy, Robert J Neale, Catharine L Neenan, Alice M Nichols, Raymond S Nichols, Richard W Niehaus, M S, Jr Nikander, John A Norris, Paul L Oades, Peter R Odell, Leonard E, Jr O'Brien, Louise Cirelli O'Connor, Thomas F Olson, Alden 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 Peltier, Mary Ann H Pepe, W Dennis 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 Prewitt, Kathleen R Purdy, James L Purple, John M Putney, Alan K Putterman, Steven L Quinlan, John A Quirin, Albert J Ransom, Gary K Rashid, Zafar Rasiej, Richard M Raymond, Craig R Reavill, Albert E, Jr Reed, David S Rehkamp, Ronald D Reichle, Kurt A Riccardo, Joseph F Richardson, Linn K Riddlesworth, William A Ring, Frederick H Rippa, Jay C Robinson, James E Roby, Allan B, Jr Rodgers, Beatrice T Rogers, Maryanne R Roscoe, Michael J Rosenthal, Ronald M Rouhart, Georges Casimir Rusch, William J Sabatini, Francis P Saffir, Harvey Samar, Gayle M Saul, Arthur Sawyer, Frederick W, III Scheid, James E Schoener, Paul H Schwartz, Mordecai Scott, Brian E Seefried, Diane Segal, Richard L Sekac, Albert V Shank, John C Sharkey, Nancy B Sharkey, William H, Jr Shepler, Richard J Shetensky, Lorraine T Shima, Richard J Shugars, Warren A Silvanic, William Stephen Simoneau, Paul W Sipos, Michael Jay Skar, John R 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 Stewart, Joy L Stiefel, John D, III Storms, Peter F Strong, William H 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 Taylor, Frank C Teufel, Patricia A Thomas, David Thomas, James W Thomison, Joel D Tine, Michael P Townsend, Frederick S, Jr Towry, Terence N Tremko, William M Trimble, James F Ullman, Deborah Gorman Vande Kopple, Lois Ann Veit, Kenneth P Vernier, Ronald W Vest, Charles N Vose, Robert W Wachspress, Howard L Ward, William D Warren, Jeffrey C Wasserman, Forrest Webber, Abbott M, Jr Weidman, Thomas A Weinman, Jeffrey M Weissbrot, Laurence R Welch, John P Welnicki, Raymond P Wenner, Richard M Wheeler, Michael A White, David L Whitton, 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 Woodard, Eugene M Woodley, Pamela S Worthington, Robert F Wright, Gardner E, Jr Wright, Walter C, III Wu, Peter P Yingling, Mark E Yonkunas, John P Zachry, William B, III Zory, Peter B

**HEBRON**

Rokicki, Constance A

**MADISON**

Anderson, Roy R

**MANCHESTER**

Hill, Mark W

**NEW BRITAIN**

Berry, William J

**NEW CANAAN**

Clark, Frederick W

**NEW HAVEN**

Brandt, Richard E Flinn, Ellis D Langerman, Robert N Lem, Kenneth Weaver, Allan C

**NEWINGTON**

Hart, W Van Buren, Jr. Vicino, Gerard A Wyckoff, John F

**NORTH HAVEN**

Facey, John A Marszalek, Guy William

**NORWALK**

Grathwohl, Robert W

**NORWICH**

Adams, Patricia M

**OLD GREENWICH**

Rettie, Elizabeth P

**OLD LYME**

Link, Robert F Williamson, William R, Jr.

**ROWAYTON**

Arndt, Diane L Berry, James M Brandorff, Perry O Carey, Douglas J Carey, Gene Debbie Tong Carnegie, Jerry Y Christiansen, Christofer

Continued on next page

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***ROWAYTON - continued**

Eaker, Robert Charles  
Garabedian, Thomas J  
Hunt, David L  
Johnston, Michael L  
Jones, Michael B  
Kittel, Sharon L  
Leister, Kellen G  
Pinzur, Laurence  
Roberts, John C  
Roof, Timothy C  
Twery, Scott C  
Yezzi, Anthony P  
Young, William G

**SIMSBURY**

Chanzit, Lisa Gattel  
Collins, Douglas J  
Hermes, Thomas M  
Lassow, Richard B  
Levine, George M  
Lowe, Stephen P  
McConnell, Charles W,  
II  
Neeves, Walter A  
Philbrick, Stephen W  
Sherman, Ollie L, Jr.  
Sturgis, Robert W

**SOUTH GLASTONBURY**

Lautzenheiser, Barbara J

**SOUTH WINDSOR**

Chen, Ming-Yueh  
Richards, Harry R

**SOUTHBURY**

Crimmins, Joseph B  
Harrigan, Harold F  
Pailler, Arline  
Price, Archibald M

**SPRINGDALE**

Nicoletti, Anthony J

**STAMFORD**

Anderson, Bruce C  
Bak, Harris N  
Baldwin, Craig M  
Bensimon, Abbe Sohne  
Berger, Gottfried O  
Chen, Li-Chieh  
Christensen, Peter A  
Collins, Russell M  
Connor, Vincent P  
Davi, Joseph N  
Eginton, Gary Louis  
Epstein, Harvey  
Faulkner, Keith A  
Ferguson, Ronald E  
Fisher, Russell S  
Fortier, Brian  
Fulljames, Richard C  
Garand, Christopher P  
Gleeson, Owen M  
Governale, John R  
Gulliver, William B

Housholder, P James  
Johnson, Carol C  
Kenyon, Frederic V  
Kleinberg, Albert J, Jr  
Klinzman, Frank W  
Laline, Daniel G, Jr.  
Levine, Joel Ira  
Lotter, Johan L  
Lyons, Daniel Kevin  
McKinnon, Donald G  
Meck, Todd B  
Merlob, Michael T  
Mishler, Robert L  
Newman, Jeffrey David  
Paquin, Claude Y  
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  
Steenck, Lee R  
Sullivan, Rebecca L  
Tannenbaum, Stanley H  
Ylvisaker, James W  
Zeilman, William W  
Zohar, Akiva

**STORRS**

Lowrie, Walter B

**SUFFIELD**

Allen, Edward S

**TOLLAND**

Hope, Francis J

**WATERBURY**

Vigneau, Edward J

**WEST HARTFORD**

Andrews, Edward C  
Arnold, Daniel M  
Beach, Morrison H  
Bevan, John A  
Burleigh, John M  
Carmody, Thomas N  
Chester, George D  
Clarke, Gordon W, Jr  
Crofts, Geoffrey  
Crowley, James H  
Desmond, Sherrie B  
Dodd, Thomas Kilburn  
Duguay, Katherine L  
Eddy, C Manton  
Espie, Robert G  
Getman, Richard A  
Gilbert, Daton  
Goode, Robert B, Jr.  
Holcombe, Shepherd M  
Hoover, Russell O  
Kieser, Joyce R  
Langhans, John  
Leggett, Richard A  
Maglathlin, Ralph H  
Martin, Leslie R, Jr.

Nelson, Roy W  
Pettengill, Daniel W  
Rogers, Lorraine K  
Schlee, Ronald O  
Sebold, Frank O  
Sheldon, Barbara  
Thomson, Paul  
Woodworth, James H  
Young, George W

**WEST SIMSBURY**

Dorman, Roland F  
Goddard, Alan C

**WESTPORT**

Dowling, Joseph H  
Johnson, Robert P  
Preston, Robert  
Schnelle, Charles S  
Silverman, Robert L

**WETHERSFIELD**

Doyle, Martina E  
Wieder, John W, Jr

**WILTON**

Killion, Raymond F

**WINDSOR**

Graves, Clyde H  
Hoskins, James E  
Irvine, Thomas

**DELAWARE****NEWARK**

Stern, Philipp K

**WILMINGTON**

Ball, David N  
Bardsley, Leonard J  
Bell, Paul S  
Clarkson, Kevin P  
Eaton, William D  
Eckstut, Gene  
Fink, Jack  
Georgas, Michael N  
Hayes, Mark D  
Kretschmer, Albert H,  
Jr.  
Kunkemueller, A  
Henry  
Lofley, Jeffrey Lee  
Mathis, Thomas A  
McClelland, John R  
Pearce, Richard D  
Pitts, Richard D  
Porter, Kenneth W  
Poucher, Ralph I  
Weber, Paul F

**DISTRICT OF COLUMBIA****WASHINGTON**

Adler, Martin  
Amoroso, Vincent  
Anglin, Elizabeth H  
Ariturk, Haluk  
Atkins, F Roger  
Austin, Frank S  
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  
Brown, Charles F  
Burley, Winfield C  
Byrne, John J  
Carroll, William  
Case, Daniel F  
Cavahere, Robert S  
Ceccarelli, Jane M  
Chiappetta, Robert N  
Chirolas, William P  
Cloud, Robert B  
Cohen, Howard Lee  
Cohen, Ira  
Cross, Rowland E  
Dana, Franklin B  
Dean, Joseph E  
DePrenger, Herbert L  
Dezube, Robert Steven  
DiJoseph, John Charles  
Dillingham, Grace V  
Donnelly, Vincent W  
Drake, David C  
Dyer, Herbert L  
Eden, John P  
Edmondson, Alice H  
Elder, Kathleen S  
Estefania, J R  
Gilliam, Gary E  
Glynn, John  
Goldfarb, Stanley Ira  
Goldman, Theodore A  
Gottheim, Eric F  
Gottheb, Benjamin I  
Greenblum, Eli  
Grunthal, Peter F  
Gustafson, C David  
Habliston, Charles C,  
IV  
Haley, John J  
Hamamo, Roshi A  
Heeb, Roland K  
Herzog, Thomas N  
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  
Lake, Gary D  
Ledbetter, Alan R  
Lenburg, Jean Pollard  
Levita, Maurice H  
Levy, Thomas D  
Lin, Gary H  
Linn, Eldon R  
Lisle, Lottie  
Llewellyn, David  
Lowman, Thomas B  
Luchesi, Scott K  
MacDougall, John A  
Malasky, Arnold M  
Manning, James H  
Marks, Rosemary N  
Marticello, Kathryn G  
Marwitz, Werner  
McCracken, Lester R  
Minck, Richard V  
Moeller, Martha A  
Montgomery, James R,  
III  
Moody, William E  
Moran, Victor J, III  
Morgan, John P  
Mueller, Russell J  
Mulder, Evelyn Toni  
Pacelli, Jane D  
Pickering, Victoria Lee  
Pike, Albert, III  
Porter, Lee B  
Poston, Elizabeth C  
Poulin, Claude  
Qureshi, Arshad H  
Reilly, Francis V  
Riebold, Mary S  
Robertson, A  
Haeworth  
Rosser, Harwood  
Schauer, Francis M, Jr.  
Schreiner, William J  
Scott, Ellis  
Shannon, Guy  
Shih, Kathleen C  
Simmonds, Albert C,  
III  
Sormani, Charles R  
Spano, Anthony T  
Thexton, Peter M  
Tino, Paulette  
Troncoso, Fernando J  
Turner, J Philip  
Vandercook, Lynn B,  
Jr  
Verne, Peter D  
Vonesh, James F  
Wagner, Virgil D  
Walker, Glenn  
Walters, Mavis A  
Watson, Charles Barry H  
Weiner, Alan Y  
Weinstein, Donna L  
White, Mark R  
Wilder, A Stewart  
Williams, Keith S

**FLORIDA****ALACHUA**

Thomas, William S

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.*

<b>ALTAMONTE SPRINGS</b>	Useden, Neil A	<b>JACKSONVILLE</b>	D'Mello, Edward Eastwood, Robert B, Jr.	<b>PALM HARBOR</b>
Flatt, Savage R Jones, Charles H Methven, R James Tosch, Charles E		Allen, Ruth E Bahn, David J Bash, Floyd A Boswell, Charles Theodore Boswell, Susan Lynn Brown, Charlton V Carr, Dennis L Charlton, Ian M Cocheu, Lincoln C Disenza, Judith A Dobson, Robert H Doll, Douglas C Fickes, Steven W Fitzsimons, Christopher, IV Frew, Ruth Frizzell, Ann B Galasso, James Gallagher, Thomas L Hardison, Joe W Harper, Jeffrey C Harrell, David E Hayataka, Hiro Howell, John F Jacoby, Charles W Kohli, Anil K Little, Roger E Lublin, Leon McConnell, Paul J McEnaney, Raymond J Mire, Eddie A Mire, Randall Molen, Frederick K O'Neil, Edward W Peavy, Mark D Polkinghorn, Philip K Powell, Thomas C Radliff, Dennis Reynolds, Ernest Rice, W Vernon Rosenberg, Martin Rosenblith, Jonathan Tierney, Michael J Tucker, Matt Vieren, John C Yount, Hubert W	Fleischman, Richard Goldberg, Michael C Hanson, Peter M Harris, David L Hintz, Gregory William Holmes, William M Ingco, Aguedo Ingham, Kenneth G Katz, Lynn Robert Kennedy, Douglas Li, Robert T Moore, Christine L Netherton, Helen M Neubarth, Sanford L Noback, Joseph C Petersen, Bruce A Ploss, Harry Salazar, Camilo J Smith, Frederic J Smith, Michael Bayard Steinberg, Howard L Stern, Howard D Tadelman, Lee S Wahl, Yale Sam Williams, Richard Wilson, Wallace W Winter, John C, III Wolfe, Jay A	Bothmann, Horst P
<b>APOLLO BEACH</b>	Richardson, Charles F B Schimpff, Milton C	<b>DAYTONA BEACH</b>	<b>MIAMI BEACH</b>	<b>POMPANO BEACH</b>
Penney, Don E		Blum, Richard Paul	Orloff, Conrad A	Brummer, George
<b>ATLANTIC BEACH</b>		<b>DELRAY BEACH</b>		<b>PONTE VEDRA BEACH</b>
Miller, Richard L		Sibigroth, Joseph C Thomas, B Russell Wishart, Robert A		Drobnyk, Wendel J Hayden, Virgil O
<b>BOCA RATON</b>		<b>FORT LAUDERDALE</b>		<b>PORT SAINT LUCIE</b>
Dolan, Michael C Dorn, Lowell M Epstein, Nathan McAllister, Kevin C Muir, Joseph M Reagh, Russel R White, Frank T Williams, Harry V Williams, John H	Braccialarghe, Theora Downey, William R Henderson, Douglas M Kelly, Juan N Kormes, Mark Martin, Richard E Palmquist, J Stephen Rizzo, James J Rodriguez, Augusto A Schlageter, Frank W Winston, Elliot H Winston, Michael	Fitzsimons, Christopher, IV Frew, Ruth Frizzell, Ann B Galasso, James Gallagher, Thomas L Hardison, Joe W Harper, Jeffrey C Harrell, David E Hayataka, Hiro Howell, John F Jacoby, Charles W Kohli, Anil K Little, Roger E Lublin, Leon McConnell, Paul J McEnaney, Raymond J Mire, Eddie A Mire, Randall Molen, Frederick K O'Neil, Edward W Peavy, Mark D Polkinghorn, Philip K Powell, Thomas C Radliff, Dennis Reynolds, Ernest Rice, W Vernon Rosenberg, Martin Rosenblith, Jonathan Tierney, Michael J Tucker, Matt Vieren, John C Yount, Hubert W		<b>PUNTA GORDA</b>
<b>BOYNTON BEACH</b>		<b>FORT MYERS</b>		Bates, James M Gannon, Joseph T Huffman, Sam Houston Lew, Edward A Thompson, Graham C Weck, Frank A
Finelli, John J McNamara, George Strom, Christian L		Foster, Ward V, Jr. Schneider, F Russell Weaver, Arthur G		<b>REDINGTON BEACH</b>
<b>BRADENTON</b>		<b>FORT PIERCE</b>		Barber, William P, Jr
Wilson, Mary Cusick		Hevert, William T		<b>SAINT PETERSBURG</b>
<b>BROOKSVILLE</b>		<b>GAINESVILLE</b>		Eckhart, Kenneth V Hettger, Henry J Larrison, John P
Blankley, Donovan T Tillotson, Don C		Bowman, Elinor V Howard, William M Ling, George S, Jr.		<b>SARASOTA</b>
<b>CAPE CORAL</b>		<b>HIGHLAND BEACH</b>		Bucknell, Earl F Cameron, John L Caton, John C Lynas, Robert H Oien, Robert G Plumpton, Henry A Sullivan, Carl H
Batho, Elgin R		Morss, Franklin C Walker, Harry		<b>NEW SMYRNA BEACH</b>
<b>CLEARWATER</b>		<b>HOLLYWOOD</b>		Stemmermann, Theodore A
Aki, Alvin Willie Anthony, John J Biscoglia, Raymond J Conway, Francis M Groth, Charles D Hand, Gerald C Kirkland, Larry M Lessl, John A Lewis, William H Mouton, Glenn F Travnicek, Gary E Tucker, Michael Wakely, David N Waters, James J Yaeger, Alan		Booher, J Ernest Roth, Irving G Stetson, Alexander N		<b>LARGO</b>
<b>CORAL GABLES</b>		<b>HOMOSASSA</b>		Gould, Donald E Hoop, William L
Bou, Jorge V Lukens, Jaywood Miller, Isaac Shaw, James L Steinberg, Edwin J		Conrod, Stuart F Young, Elizabeth R		<b>NOKOMIS</b>
		<b>MIAMI</b>		Lincoln, Charles G
		Albert, Faye Ali, Syed A Beales, John H Beram, Alfred J Caldwell, Bruce L Crocker, Norman E Danielson, Herbert V Dickerman, Owen L		<b>NORTH MIAMI BEACH</b>
				Harrison, Jay I
				<b>ORLANDO</b>
				Christmas, William R Cottrill, Delford Lee Finley, John G Simmons, Kent M
				<b>PALM CITY</b>
		Norman, La Lander S		Slater, Robert E
				<b>TALLAHASSEE</b>
				Gibney, Lawrence J Granoff, Gary Koppikar, Dinkar B Neff, Raymond M Ripandelli, John S Slavin, Charles Vogel, Jerome F Watford, James D

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***TAMPA**

Broverman, Brian  
Chorvat, Jan Alan  
Cohen, Murray E  
Danzinger, Leo J  
Hawkins, George K, Jr.  
Jones, J Michael  
Lawson, Joseph E  
Mensch, Robert D  
O'Connell, Ann M  
Thompson, Lloyd W  
Underhill, Nan  
Yau, Michael W

**TEMPLE TERRACE**

Feutz, James R

**VENICE**

Dodge, Frank F  
Varga, George J

**VERO BEACH**

Blagden, Henry E  
Cody, Donald D  
Schenkel, James M  
Wagner, Russell L

**GEORGIA****ALBANY**

Moore, Charles P

**ATLANTA**

Allen, Jerry D  
Allison, William A  
Anderson, Dean R  
Anderson, James C H  
Anderson, Neil M  
Bachman, Ronald E  
Batho, Bruce  
Beebe, Roger O  
Biscoglia, Terry Joseph  
Borkhus, Elizabeth M  
Bowles, Thomas P, Jr.  
Boyd, J Ramsay  
Bragg, John M  
Brannock, Ronald D  
Braund, Robert G  
Brooks, James C, Jr.  
Brown, Charles E, Jr.  
Brown, William A  
Brutzman, F Bard  
Bryan, David  
Bryant, Edwin T  
Burke, Anne D  
Campbell, Louie G  
Carr, Jonathan S  
Carr, Julian S  
Chan, David  
Christopher, David A  
Christopher, Norma Y  
Chu, Limin  
Clark, David G  
Clifton, Frances M  
Cloninger, Kriss, III  
Cochran, Charlene P  
Cohen, Harold I

Cohen, Jerry M  
Connell, Floyd, Jr  
Covington, David B  
Crane, Pamela M  
Crompton, Robert B  
Crowder, A Norman, III  
Davies, James J  
Davis, Therman W  
Day, Roy E  
Dembiec, Linda A  
Di Paolo, Frank P  
Donatiello, Joseph R  
Donofrio, James J  
Dougan, Robert E, Jr.  
Dover, Elaine  
Duncan, Zanese B  
Eisenberg, Steven A  
Emory, Linda B  
Ferguson, William A  
Flickner, Edward A, Jr.  
Forde, Claudia S  
Fueston, Loyd L, Jr  
Gillespie, Peggy L  
Gordon, Linda Phyllis  
Grant, C David  
Groszkiewicz, Cynthia A  
Groszkiewicz, Richard A  
Groves, Jeffrey Alan  
Hansen, Janet Cummings  
Harris, Darryl L  
Harrison, James C  
Harold, Steven A  
Hartsough, Keith E  
Hill, Craig M  
Hogue, Peggy M  
Holcombe, Willis C  
Holland, David M  
Hyman, Howard Jay  
Jenesis, Cynthia  
Jordan, Michael L  
Joyner, Leon F, Jr  
Kager, Timothy C  
Kelley, Randy D  
Kellie, William C  
Kcys, Larry D  
King, David P  
Kist, Frederick O  
Knowlton, Henry K  
Krause, Gustave A  
Lastinger, James C  
Ledwos, Kenneth Thomas  
Levitt, Leonard R  
Lusk, Jerry E  
Lynch, Timothy J  
Mabry, Frederick C  
MacGinnitie, W James  
Macphee, Malcolm T  
Maroni, Edward W  
Martin, Irma  
Masecar, Rolph W  
Mawhinney, Terence M  
McDonnell, William J  
McGrath, Michael A  
McIntosh, Kenneth L  
McKinnon, Joseph Paul, Jr  
McLam, Anne B  
McLaughlin, Stephen P  
Meridian, Craig A  
Meridian, Elizabeth H  
Merlino, Matthew Paul  
Miles, Duke  
Milholland, James B

Mills, Marjorie S  
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  
Nast, Dennis A  
Neal, Christopher A  
Nicholson, Wendell J  
Overholser, Donald M  
Parsons, R David  
Paul, Abe  
Peacock, Willard W  
Peterson, Bert H  
Pharr, Joe B  
Powell, Alwyn V  
Powell, George D  
Pratt, John William  
Pugsley, Brian A  
Rayman, Dale A  
Richmond, Allan G  
Rone, Patricia L  
Rosier, Dreighton H  
Saccullo, Carole E  
Sampat, Madhavsinh  
Scarborough, Alton L  
Scattergood, Elizabeth J  
Schmidt, Kerry N  
Schofield, David A  
Schwartz, Richard  
Seals, Bonnell B  
Sellars, Andrea T  
Sherrill, Thomas C  
Sherry, Harold R  
Shutley, Ronal  
Silvera, Sharon E  
Slater, Michael R  
Smith, Thomas Brooks  
Spear, Roy W  
Stanley, Randall L  
Stonecipher, David A  
Stratton, Andrew C  
Sturtevant, Hubert B  
Sullivan, Joe W, Jr  
Sweeney, James L  
Swerdin, Dorn H  
Teichert, H Werner  
Thompson, Robert D  
Tillis, Jean S  
Tredway, Thomas S  
Tse, Julia S  
Tsui, Teresa T  
Tullis, Mark A  
Turk, Alan C  
Tverberg, Gail E  
Tyler, James R  
Uhl, Martin E, Jr  
Upchurch, Kathleen Orr  
Vance, Jerome H  
Vodopich, Donald R  
Warnock, R Larry  
Webb, Bernard L  
Weitzner, Larry H  
Welch, Jarmon  
White, Dempsey D  
Wingert, Sheryl R  
Witt, William E  
Wolf, Richard S  
Wood, James O

Wood-Duggan, Margaret  
Young, Bryan G  
Zatto, Joseph R

**VOLCANO**

Rea, Everett A

**AUGUSTA**

Scott, H Randolph

**BOISE**

Fagiano, Anthony J  
Larimore, Stuart B  
Webster, Lawrence B

**BLAIRSVILLE**

Uhthoff, Dunbar R

**BUFORD**

Van House, Charles L

**NAMPA**

Green, O David, III

**COLUMBUS**

Bugg, William J, Jr.  
Harding, Thomas C  
Kincaid, David M  
McBrayer, Robert V, Jr.  
McReynolds, D Karl  
Moorhouse, John David  
Otto, Gary L

**ILLINOIS****ARLINGTON HEIGHTS**

Arthur, Mary Jo  
Balinski, Kenneth A  
Crowe, Larry R  
Selwood, Alex E

**BARRINGTON**

Brown, Nancy E  
Heltman, Robert C  
Sartain, James H  
Van Housen, Thomas Grant

**DULUTH**

Irwin, Richard J  
Otto, Diane L  
Whitney, Robert L

**DUNWOODY**

Street, John L

**BENSENVILLE**

Battaglin, Bernard H

**JONESBORO**

Pollard, Richard J

**MACON**

Weber, Michael E

**MARIETTA**

Clarke, John W

**ROSWELL**

Williams, Jeffrey W

**BLOOMINGTON**

Becraft, Ina M  
Beernink, Darrell W  
Behrens, Nancy A  
Bell, Allan A  
Bill, Richard A  
Brogla, Vernon G  
Brooks, Dale L  
Buffinton, Philip G  
Burns, William O  
Casner, Thomas R  
Curry, Alan C  
Dahme, Orval E  
Egeberg, Dale R  
Goodell, Gerald David  
Grant, Gary  
Gudeman, Richard H  
Harrison, Richard W  
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  
Moan, John M  
Morrow, Joseph E  
Naffziger, Joseph V

**HAWAII****HONOLULU**

Ayson, Benjamin E  
Berish, George L  
Berni, Betty  
Bucknell, Robert I  
Buell, Paul Elliott  
Furuike, Charles K  
Grover, Myles L  
Mandel, Harry W

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***BLOOMINGTON - continued**

Napierski, John D  
Nelson, Dale  
Olson, Dolores Fischer  
Phillips, David E  
Randall, Donald J  
Reinboldt, James B  
Seiflert, Barbara  
Sheets, William L  
Spellman, James W  
Switzer, Vernon J  
Terry, Timothy N  
Trenton, Thaddeus W  
Irenece, Thomas N  
Truttmann, Everett J  
Tuttle, Gail L  
Walsh, Michael C  
Warth, Robert  
Yee, Lone-Young

**BROOKFIELD**

Fulks, Debra L

**BUFFALO GROVE**

Price, Edith E

**CHICAGO**

Abroe, Michael S  
Achenbach, Susan H  
Allen, William E  
Alps, Robert A  
Anderson, Judy Feldman  
Anderson, Keith M  
Anderson, Robert C  
Avellone, Francis P  
Bachan, Lall  
Baratka, John H  
Barnes, Robert L  
Bassindale, David R  
Beattie, Orville C  
Behar, Robert A  
Bennett, Cynthia L  
Beres, Joseph  
Bergan, Thomas D  
Berry, Raymond D  
Bertroniski, Anthony  
Bilisoly, Richard  
Bilsborrow, John F  
Bogosian, Carol A  
Bolnick, Howard J  
Botkin, Leroy V  
Boucher, Yvon R  
Bradley, Bruce A  
Bradley, John M  
Brahmer, John O  
Britton, Charles R  
Broussard, Lois M  
Browne, Richard H  
Buckman, Roger A  
Campbell, Donald F  
Campbell, Donald P  
Chernick, David R  
Chittenden, Charles  
Christenson, Wayne E  
Cohen, Howard S  
Collecchia, Frank E  
Colman, Robert Arthur  
Comm, Jerome S  
Conder, David A

Conway, James P  
Coons, John W  
Costello, Edward T  
Covitz, Burton  
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  
Doran, Phyllis A  
Dostert, Thomas E  
Dresner, David E  
DuBroff, Barbara Lee  
Dukes, Jeffery T  
Dush, Marcia A  
Eckert, Ralph J  
Edwards, Thomas P  
Ehrhardt, Allen A  
Ehrhardt, Wanda O  
Fmering, Edward J  
Eng, Howard N  
Engel, Philip L  
Erickson, Terrance T  
Faig, Kenneth  
Falk, William J  
Fatouros, Nicholas P  
Feinstein, David C  
Feldman, William T  
Fineis, Thomas W  
Fisher, Peter A  
FitzPatrick, Kathleen A  
Flott, Robert F  
Forstadt, Jack  
Frankenstein, Daniel W  
Freidin, Howard Alan  
Friedrich, Carl A  
Friedstat, Charles D  
Fry, John S  
Fuhrer, Charles S  
Gauzer, Mark  
Raymond  
Garcia, Emmanuel B,  
Jr.  
Garner, Richard W  
Garrison, Theodore W  
Gartke, Sheila R  
Gillespie, James E  
Gladych, Raymond A  
Gleason, Mary Lou  
Gold, Bob G  
Goldsmith, David L  
Goldstein, Sandor  
Coulette, Judith A  
Grant, Peter G  
Gutterman, Sam  
Hansen, Gregory D  
Hansen, Reuben G  
Harding, John W  
Hartman, Thomas K  
Hartman, Willard A  
Hartt, Bernard E  
Heckman, Philip E  
Heins, John K  
Helwig, Dawn E  
Henry, Walter P  
Herget, R Thomas  
Hickman, S Martin  
Hofmann, Helen  
Hogan, William V  
Hohmann, James E

Holman, R Jerome  
Holmberg, Ronald K  
Hunt, Herbert J  
Hutchison, James K  
Janus, Paul  
Janush, Erwin S  
Jaskolski, James A  
Johnson, Richard W  
Jones, Randall S  
Kagen, Maynard I  
Kelley, Mary A  
Kennedy, J Stephen  
Kerr, William D  
Kessner, William V  
Kiefer, Donald C  
King, Norman R B  
Klaassen, Eldon J  
Kleen, John T, Jr  
Klein, Allen M  
Klein, Richard C  
Klinger, Kenneth A  
Koloms, Leonard  
Koppel, Spencer  
Kreamer, James R  
Krist, Karen  
Laketek, Maryann  
LaLonde, Robert J  
Larimer, Charles F  
LaRose, J Gary  
Leighity, William G  
Levin, Howard J  
Lilly, George P  
Lindgren, Robert E  
Lippai, Steven E  
Livorsi, Thomas J  
Lozowski, Chester M  
Macomber, William A  
Magic, Michael F  
Magnusson, Lynn A  
Maidanick, Charles  
Manning, Kathleen F  
Mateja, Glenn A  
McCaffrey, Owen P  
McCaskey, Raymond F  
McClenahan, Charles L  
McDermott, Michael  
McKee, John W, III  
McKenzie, Charles W  
McManus, John F  
Meeks, John M  
Merritt, Robert G  
Miner, William J  
Mitchell, William H  
Morisato, Susan C  
Morrissy, Dennis M  
Moscovitch, Nathan A  
Mudd, Bonnie  
Owenette  
Nathan, Lew H  
Neis, Allan R  
Nelson, Thomas G  
Niccum, John A  
Nicholl, Kim Marie  
Niehus, Barbara  
Nightingale, Thomas  
Elbert  
Nodulman, Norman B  
Nordstrom, Lloyd L  
O'Brien, Terrence M  
O'Connor, James  
Timothy  
Olds, Virginia S  
Olsen, Dennis W  
Olsen, Fred  
Painter, Cornelia B  
Palmer, Glenn W

Parciak, Thomas J  
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  
Plumley, Peter W  
Polchert, Paul F  
Polisner, Dennis M  
Porto, Edward J  
Poulson, William K  
Powell, Steven D  
Prokopow, Michael J  
Pruitt, Patricia  
Rabinowitz, Bernard  
Radek, John D  
Rappaport, Anna M  
Reid, Suzanne  
Renze, David E  
Ricciardelli, Carl F  
Riddell, David W  
Risch, Lawrence B  
Robbins, Edward L  
Roenisch, Davis H  
Roth, Randy J  
Roth, Richard J  
Ruehle, Thomas G  
Ruschau, William  
Rusin, Paul Joseph  
Rysz, Charles J  
Sabaj, Robert A  
Sakurada, Terry Eisaku  
Schanding, Katherine M  
Schirmer, Daniel J  
Schlaug, Owen C  
Schlude, Raymond T,  
Jr.  
Schmidt, Geoffrey J  
Schreck, Wayne Allen  
Schuering, Eric R  
Schurz, John A  
Schweihs, Matthias S  
Seligman, Edward J  
Serota, Mitchell I  
Sharma, Ashok K  
Shea, Gerald R  
Sherfey, Charles J  
Shippey, Larry W  
Shomaker, William J  
Sieben, Richard B  
Stikora, Joseph A  
Silins, Edward S  
Siwek, Raymond A  
Skalinder, Gregg L  
Smalley, Paul N  
Smith, Lee M  
Smith, Roger W  
Smith, Sherwood Z  
Solomon, Norman  
Solomon, Roger R  
Spundler, Stephen J  
Spitz, Ronald O  
Stahl, Joseph J, II  
Stanton, Gary A  
Stein, Robert W  
Steinforth, Alex W, Jr.  
Sterri, Deborah A  
Stevenson, Jeffrey W  
Stevenson, Raymond H  
Stinchcomb, James A  
Stone, David L

Sullivan, C Jerome  
Tani, Richard T  
Tepfer, Arthur H  
Terry, Thomas S  
Thompson, Douglas  
Lane  
Thompson, Ernest M  
Todasco, Rosemary  
Tokarz, Anthony J  
Trad, Lee J  
Trunrud, Charles I  
Tucker, Thomas F  
Twiss, A Kirk  
Uzzell, Betsy K  
Vaughan, Richard L  
Vaughn, David A  
Venetakis, Basil  
Venouziou, Aaron  
Vojtek, Peter C  
Voss, Carl W  
Wagner, John P  
Wagner, Nancy R  
Wassell, Edmund J  
Weber, David P  
Weinberg, Abraham A  
Weinberg, Ralph M  
Weiner, Joel S  
Weiss, Joan M  
Weizenkamp, Dianne  
Weller, William C  
Wesley, William David  
Whitney, John C  
Winkelmann, Del Lee  
Winterhof, Bruce  
Wittenberg, Charles  
Wittlich, Jae L  
Wodarczyk, Jeannie M  
Wojcik, Edward J  
Wolf, Herbert S  
Wong, James S  
Yang, Nian Chih  
Yuen, William M  
Zajic, Diane M  
Zeid, Alex  
Zillmer, Theodore W

**DEERFIELD**

Brand, Thomas  
Ellenby, Milton Q  
Funk, Robert A  
Grodecki, Frederick A  
Hugunin, Arlie N  
Koslowski, Mark A  
Lorisz, Steven Joseph  
Mamakos, Emmanuel S  
Morgan, Harry D  
Pawelko, Robert L  
Place, Mary A  
Robst, Carl D  
Sevcik, Ronald L  
Singer, Stephen G  
Tomassi, Randall J  
Weiss, Lance J  
Zajicek, James E

**DIXON**

Chamberlain, Carol

**DOWNERS GROVE**

Mannlein, Sharon K  
Reuter, Robert E

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***EVANSTON**

Auvinen, Peter G  
 Campbell, Peter N  
 Choi, April S  
 Dieter, Roland A  
 Forker, David C  
 Harack, John  
 Kotsonis, James N  
 Markel, Frank L  
 McGee, Robert R  
 Paton, Virginia A  
 Potter, John A  
 Rockwell, David L  
 Russ, Steven B  
 Schlotzhauer, Robert T  
 See, Gary N  
 Zwitter, Norman J

**FREEPOR T**

Cowman, Edward F  
 Fauser, Louis

**FULTON**

Barnhart, Lyle H

**GLENCOE**

Koppel, Ellen L  
 Rowell, John H

**GLENVIEW**

Gibson, Earl  
 Padgett, James C  
 Wallace, Joseph J

**GURNEE**

Keating, Richard C

**HICKORY HILLS**

Miller, David R

**HIGHLAND PARK**

Mikula, Sharon B

**HINSDALE**

Coates, William D

**ITASCA**

Cole, Linden N  
 Harkin, Denis B

**JACKSONVILLE**

Hemphill, Aaron  
 Grant, III

**LA GRANGE PARK**

Konovsky, Arthur E

**LAKE BLUFF**

Bruce, Robert E  
 Bruce, William D  
 Buck, Norman F  
 Hosken, Daniel S  
 Nieh, Loretta  
 Sweeney, Theodore A  
 Vora, Shantilal A

**LANSING**

Toren, Chester J

**LAWRENCEVILLE**

Ruppel, Richard J  
 Selig, John G

**LIBERTYVILLE**

Dummer, James H  
 McCombs, Allan B  
 McLaughlin, John

**LINCOLNSHIRE**

Abazoris, Norman V  
 Andre-Hirschhorn,  
 Karen  
 Baehl, Michael E  
 Bell, George E, III  
 Bernsee, Robert W  
 Bernstein, Z Samuel  
 Bishop, Donald B  
 Botkin, Marilyn Susan  
 Brackey, Marianne G  
 Burmeister, Monica  
 Cornwall, Lynn A  
 Denlinger, Kurt F  
 Ferreri, James Paul  
 Fixmer, John P  
 Goldstick, Elliott M  
 Gordon, Julie  
 Starkman  
 Gregory, C William  
 Herington, Dohn R  
 Hill, Michael R  
 James, Ken E  
 Kloss, Joseph C  
 Leone, Robert J  
 Meshboum, Dr. Stuart  
 Moody, Richard L  
 Munson, Bradley  
 Drewes  
 Ornt, Yvonne Gatcheff  
 Osicka, Charles J  
 Primmer, Roger L  
 Prullage, Donald L  
 Sample, Betty L  
 Schmitz, Thomas L  
 Schwehr, Mark D  
 Sze, Michael  
 Tobin, Harold B  
 Vogrich, Robert M  
 Wilson, Gerald I

**LINCOLNWOOD**

Niehus, Jon E  
 Olson, Bruce E

**LOMBARD**

Hauke, William V

**LONG GROVE**

Allen, James F  
 Bailey, William A  
 Bank, Joshua David  
 Bartik, Robert F  
 Becker, Ronald J  
 Captain, John E  
 Fredricks, Deborah J  
 Greco, Ronald E  
 Halstead, Burnett  
 Johnson, Dale

Kriz, David G  
 Mihalka, Kenneth  
 Mark  
 Mills, Richard J  
 Miner, Neil  
 Oberhellman, Mark J  
 Pence, Clifford A, Jr.  
 Petz, Earl F  
 Shante, Dr. Vinod K  
 Silver, Melvin S  
 Thompson, James R

**MC HENRY**

Bartolain, Clifford P

**MOLINE**

Hofmann, Dennis F  
 Moore, Phillip S  
 Petit, Charles I

**MORTON GROVE**

Kok, Willem

**NORTHBROOK**

Ali, Mohammed Nasim  
 Beeler, Joseph Kent  
 Boger, Donald S  
 Cardinal, Clayton A  
 Ciezadlo, Gregory J  
 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  
 Ehler, Darrell W  
 Eland, Douglas D  
 Fasking, Dennis D  
 Friedman, Marla G

Guyton, Derek  
 Nathaniel  
 Heau, Thomas  
 Hsiang, Henry C

Hunter, John R  
 Kelly, Robert J  
 Konecny, Robert R  
 Kozik, Thomas J

LaMonica, Michael A  
 Lindley, Gary  
 Logan, Thomas J  
 Madrecki, Karl

**MIRASKI**

Theodore J  
 Moews, Lawrence P

**MONTEMURRO**

Alan Gerard

**MOORHEAD**

Steven A Overberg, Paul J

**PAUL**

Barry Phan, Dung Anh

**SCHULTZ**

Roger A Smith, Richard A

**STAEBLIN**

Martin Staley, Harlow B

**STEPHENSON**

Elton A Strom, C Nelson

**TREES**

John S Tressel, Harry K

**WEIN**

Linda L Wilson, John P

**WOLFF**

Sherman Young, R James

**PEORIA**

Collier, Clarence E  
 Miller, George H  
 Naff, William A  
 Sears, Carol Ruth

**RIVER FOREST**

Mangan, Annette Z

**RIVERWOODS**

Austin, Joseph D  
 Brummond, William

**ROCK ISLAND**

Coleman, Charlie K  
 Fruchtenicht, Ronald D  
 Locatelli, Robert  
 Marks, Alene M  
 Matzen, Keith W  
 Schreiber, Larry L

**ROSEMONT**

Stone, Ronald J

**SCHAUMBURG**

Cutler, Janice Z  
 Duffy, Thomas J  
 Ehrhart, Lawrence A  
 Esposito, David L  
 Gupta, Brij M  
 Hanson, H Donald  
 Hofmann, Richard A  
 Kranke, Eric L  
 Melek, Stephen Paul  
 O'Reilly, Patrick J  
 Otten, James  
 Peters, Barbara L  
 Phillips, Walter Joseph  
 Ritzke, Charles E  
 Westerholm, David C

**SKOKIE**

Hughey, M Stanley  
 Jaffe, Jay M  
 Kunesh, Daniel J  
 Miller, Michael J  
 Montgomery, David B  
 Need, Linda S  
 Nickerson, Bruce E

**SOUTH BARRINGTON**

Brubaker, Randall E  
 Gorvett, Karen Pachyn  
 Pei, Kai-Jaung  
 Skrodenis, Donald P  
 Stankus, Leo M  
 Trinh, Minh

**SPRINGFIELD**

Bohn, Robert J  
 Calderwood, Philip D  
 Canary, Eldon R  
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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***SPRINGFIELD -  
continued**

Carson, Richard  
Cragoe, Arthur C  
Dickerman, Robert W  
Gorski, Larry M  
Gossrow, Robert W  
Harlin, James L  
Jones, James D  
Kirley, Paul O  
Lee, Robert H  
Leitermann, John H  
Moral, Alex N  
Morton, Cheryl E  
Nordyke, Craig Kevin  
Paguia, Victor R  
Skinner, Fred E  
Smith, Byron W  
Solenberger, Carl W

**URBANA**

D'Arcy, Stephen P

**WESTERN  
SPRINGS**

Larson, Robert E

**WESTMONT**

Hillman, James L

**WHEATON**

Brewster, John E

**WILMETTE**

Carroll, Wm Joseph  
Coates, Clarence S  
Tiffany, Carl A

**WINNETKA**

Werner, Thea I

**INDIANA****ANGOLA**

Shearer, James L

**CARMEL**

Eckard, Garry M

**EVANSVILLE**

Jerwers, James R  
Parker, Rembert N

**FORT WAYNE**

Alford, Timothy J  
Antrobus, Barbara S  
Antrobus, G Michael  
Arnold, Neal E  
Becker, David N  
Berkey, Stephen H  
Birdsall, Mark William

**Bogardus, William L**

Brodrick, Robert M  
Clark, Kenneth J  
Clevenger, Kelly D  
Colby, Ronald Brian  
Combs, Richard A  
Cossaart, Elaine Ruth  
Dellinger, Jeffrey K  
Easterly, William E  
Edris, Charles L  
Girard, Luke N  
Girard, Richard B  
Glass, John T  
Hanselmann, Jay B  
Harrison, Cheryl Jean  
Hartwell, Kenneth W  
Hickman, Steven M  
Horein, James R  
Keller, Donald E  
Keller, James B  
Kischuk, Richard K  
Kitsos, Theodore J  
Martin, Edward B  
Masai, Kazuo  
McFall, Melvin C  
McFarland, Hugh J  
Menge, Walter O  
Miller, Reed P  
Mowery, James Clyde  
Nelson, Dean Marshall  
Nelson, Marvin R  
Nikels, Robert A  
Oldenkamp, Juha  
O'Maley, Larry M  
Palmer, Bruce E  
Parkison, Samuel Scott  
Pillar, David G  
Przybyla, Dennis B  
Reichlinger, David  
Robertson, Richard S  
Rolland, Ian M  
Rood, Henry F  
Rossman, Glenn A  
Selig, Craig S  
Shaheen, Gabriel L  
Silletto, C David  
Skevington, John A  
Sommer, Benjamin L  
Spurgeon, Paul M  
Stagg, Ronald G  
Stewart, Gathings  
Stopher, Ronald L  
Thissen, Francis C  
Troutman, Mark  
Richard  
Tyler, William K  
Ward, Earl  
West, Thomas M  
Williams, John R  
Williams, Robert J  
Zurcher, Michael L

**FRANKFORT**

Smith, Harold W  
Twomey, Leonard N

**GOSHEN**

Richard, Sidney A

**INDIANAPOLIS**

Anderson, Mary  
Virginia

**Anker, Robert A**

Barlow, Lucinda B  
Beckley, Jeffrey A  
Blackwell, Alan P  
Blankenship, John B  
Block, Ronald A  
Brown, Michael Joe  
Bryant, Arthur L  
Canine, Jonathan A  
Christenson, Le Roy H  
Clark, Helen L  
Clark, Ray A  
Dean, Curtis Gary  
Dean, Daryl J  
Donnelson, Paul V  
Drew, William A  
Evans, Don J  
Fahrenbach, John J  
Fairfield, James P  
Ferrell, Joe H  
Fogle, John M  
Garver, David N  
Gesner, Norman B  
Habig, John C  
Hafling, David N  
Heezen, Donald C  
Hineman, Harry  
Huehl, Walter H  
Husman, Catherine B  
Jacobs, Gregory D  
Junker, Richard  
Keaton, Charles W  
Kornya, Peter Stephen  
Kraabel, Stephen E  
Krochmaluk, Ihor L  
Kroll, Alice  
Letwin, Fred G  
Lloyd, John C  
Loop, Susan Lynn  
Ludwig, George S  
Lundberg, James J  
Lyon, Dorothy M  
McDonald, Gary P  
Mikkalo, Steven J  
Miles, James A  
Milton, Thomas F  
Minassian, Donald P  
Morgan, Jack L  
Morrison, John D  
Nicodemus, Terry A  
Notaras, S George  
Pattison, Edgar W  
Peabody, J Lynn  
Peters, Edward J  
Pfaniestiel, Ronald E  
Pugh, W Howell  
Radcliffe, R Stephen  
Reece, John Michael  
Robinson, Larry R  
Rowan, Richard F  
Rusher, Steven R  
Seigel, Jack  
Shepherd, Carl L  
Sipes, Chris Lee  
Spoelstra, Herbert B  
Spoelstra, Peter C  
Spurgeon, Benjamin G  
Steffen, Walter W  
Sullivan, William J  
Swain, R Steven, Jr.  
Tanhehco, Efren L  
Terry, Steven Lynn  
Thomas, Joseph  
Hunter  
Todd, Douglas Lewis  
Tovson, Orrin S

**Vogt, Andrew**

Williams, Charles D,  
III  
Willman, Dean C  
Wilmes, Arthur L  
Wilson, William F  
Wittmann, Anthony J  
Wolak, Daniel L

**KOKOMO**

Stern, Larry N

**LAFAYETTE**

Edwards, Donald R  
Gross, Thomas K  
Tovson, David R

**MARION**

Glick, Donald L

**MUNCIE**

Beekman, John A  
Driskell, Richard G

**SOUTH BEND**

Kieber, Eric J

**WESTFIELD**

Carr, Richard N  
Cleaver, William J  
Lord, Brent Allen  
MacLean, George A  
Sauer, Terence W

**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  
Burkey, Calvin R  
Doze, Larry J  
Gray, Myles M  
Greving, Robert C  
Griffith, Steven L  
Kolsrud, Douglas C  
Sonnleitner, William  
Soppe, Janet M  
Taylor, Robert H  
Trefz, James R  
White, William M

**DAVENPORT**

Mathwick, Lloyd F

**DES MOINES**

Abbott, Michael E  
Andersen, Daniel D  
Archibald, John C  
Aschenbrenner, John E  
Bailey, Richard L  
Beard, David R  
Beasley, Floyd T  
Bierley, Thomas  
Billingsley, Mark E  
Bowers, Newton L, Jr.  
Bowman, Glenn L  
Brooks, Roger K  
Burmeister, Ned A  
Burns, Alan L  
Butz, Charlene N  
Charling, James C  
Claypool, William R  
Daubenmier, Michael D  
Drury, David J  
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  
Groth, Alton O  
Gulleen, Larry Wayne  
Hansen, Lawrence R  
Heck, Kenneth M  
Helms, Richard L  
Hilbrink, David A  
Hinchliff, Timothy A  
Houser, Robert N  
Hu, Kaiyuan  
Huffman, Patricia L  
Jaksich, William J  
Janzen, Marilyn F  
Jean, Ronald W  
Kacmarynski, Joseph P  
Kodis, Robert L  
Lamale, Ellen  
Lones, William R  
Long, Leon L  
Lundquist, Franklin L  
Markley, Milton L  
May, Thomas L  
McCollum, Harold  
McMahon, A Micheal  
Mchus, Carla Jo  
Molien, Tilmar A  
Movic, Mark S  
Murphy, Edward A  
Nelson, John K  
Neve, David E  
Parmenter, Neil A  
Peterson, Richard P  
Rambo, Melvin  
Reck, Stephen L  
Rohm, Charles E  
Samming, Donald E  
Schneider, William G  
Siebrass, Wesley H  
Smith, Charles B  
Smith, Raymond L  
Streck, James J  
Sutton, Richard L

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***DES MOINES - continued**

Taylor, John R  
Utter, Robert G  
Van Elsen, James N  
Vincent, Diane L  
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 Monte  
Burling, Irving R  
Hagen, Donald W  
Hertel, Gary W  
Lawin, Paul  
Meylink, Daniel E, Sr  
Sumner, Dale R

**WEST DES MOINES**

Dornfeld, James L  
Gibson, Thomas R  
Hoffman, Timothy J  
Newberg, R Eric  
Nigh, John O  
Oddy, William J  
Pence, Arlen F  
Rambo, Joann W  
Tatge, Robert L  
Tripses, Michael Richard  
Withers, David A

**KANSAS****LEAWOOD**

Batchelder, David  
Files, Richard L  
Fritze, Donald R  
Rose, Gary L

**LENEXA**

Reese, Richard M, Jr

**MISSION**

Miller, Paul V

**OVERLAND PARK**

Abegglen, Thomas E  
Ackerman, David B  
Brunell, Mark A  
Buchanan, William M  
Drake, Jeffrey S  
Eaton, Karl F  
Fickes, Jerry W  
Hansen, Thomas D

Huston, Bruce A  
Lamson, James W  
Levin, Joseph W  
Manson, Clair S  
Maughn, James D  
Mayer, Howard E  
Merwald, James M, Jr  
Miller, Jeffrey D  
Miller, John R  
Roos, Dennis L  
Rose, Georgette G  
Smith, David V  
Strunk, Carl J  
Tovson, Richard J

**PRAIRIE VILLAGE**

Aikman, Roy W  
Humphrey, Patrick L

**SHAWNEE MISSION**

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  
Stiasny, Gabor  
Watson, M Floyd

**WESTWOOD**

Stobie, David W

**WICHITA**

Buck, Robert E  
Gibby, Douglas A  
Goeller, Robert J  
Smith, Vernon J

**KENTUCKY**

FRANKFORT  
Fay, Richard C  
Sloan, W Keith

**GLENVIEW**

Sellers, Richard M

**LEXINGTON**

Chernow, David M

Dominick, Thomas J  
Elder, Robert M  
Frishe, Mark  
Hand, Katharine M  
Schulz, Lance E  
Stoner, Steven K  
Tozer, William T  
Welsh, Charles A

**LOUISVILLE**

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

Franz, Shirley Jean

Fritz, Donald E

Gagel, Stephen

Goldberg, Alan

Goodman, Ann Selby

Gunderson, James E

Gwin, Stephen B

Hohman, Kenneth F

Hyers, D Dale

Johnson, Lloyd II

Jones, Anita L

Kersey, Charles E

Lynch, Charles E

Maynard, Edward W

McChane, Debra

Snodgrass

Moysse, John S

Noonan, Arthur L

Phillips, William A

Powell, Clifford K

Robbins, Kevin B

Rosky, Theodore S

Ruby, Martin H

Russell, Sherrel Roey

Schumacher, Robert C

Semaria, Stephen D

Sherrard, George R

Smith, Victor L

Snively, Allen B

Stockmeyer, Nancy J

Stone, Dennis L

Welsh, Patrick

Yoder, Robert S

MAYSVILLE  
Garnett, Wayne W

**PROSPECT**

Godbold, Mary Jo E  
Godbold, N Terry

**RICHMOND**

Dandy, William B

**LOUISIANA****BATON ROUGE**

Curran, Gary S  
Drennan, James E  
Hall, Charles G  
Huval, Ernest  
Seeling, Ronald L

**LOUISVILLE**

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

Franz, Shirley Jean

Fritz, Donald E

Gagel, Stephen

Goldberg, Alan

Goodman, Ann Selby

Gunderson, James E

Gwin, Stephen B

Hohman, Kenneth F

Hyers, D Dale

Johnson, Lloyd II

Jones, Anita L

Kersey, Charles E

Lynch, Charles E

Maynard, Edward W

McChane, Debra

Snodgrass

Moysse, John S

Noonan, Arthur L

Phillips, William A

Powell, Clifford K

Robbins, Kevin B

Rosky, Theodore S

Ruby, Martin H

Russell, Sherrel Roey

Schumacher, Robert C

Semaria, Stephen D

Sherrard, George R

Smith, Victor L

Snively, Allen B

Stockmeyer, Nancy J

Stone, Dennis L

Welsh, Patrick

Yoder, Robert S

WESTWOOD  
Stobie, David W

WICHITA  
Buck, Robert E

Gibby, Douglas A

Goeller, Robert J

Smith, Vernon J

MAYSVILLE  
Garnett, Wayne W

**PROSPECT**

Godbold, Mary Jo E

Godbold, N Terry

**RICHMOND**

Dandy, William B

**EAST SEBAGO**

Tulloch, John A

**ELLSWORTH**

Harkness, Paul T, Jr.

**HALLOWELL**

Forsythe, Albert H, Jr

**LIMERICK**

McDonough, Robert M

**PORTLAND**

Arruda, Kenneth J

Atkins, Stephen R

Beal, Robert W

Bloom, Shirley G

Bremer, William A J

Brown, Fred

Cabatit, Thomas E

Charsky, Donald M

Desveaux, Roger P

Fredricks, Lawrence M

Fuhs, Todd H

Gallagher, Michael E

Galli, Susan E

Hewitt, John E

Lachance, Michael D

Laux, Robert J

Loring, Melinda K

McLean, George E

Meintel, Charles H

Miller, Lawrence A

Mitchell, Anne

Goodman

Ornatek, Anthony C

Piccolo, Gary M

Record, Horace A

Rodier, Anne

Sawyer, Olin M

Smith, Gerard N

Smith, Stephen L

Yosua, Frederick J

Young, George W, Jr.

**YARMOUTH**

Towne, Robert J

**MARYLAND****BALTIMORE**

Balder, Ruth P

Ballantyne, Harry C

Balog, 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

Brandenberg, Donald

Carp, Marilyn

Cheng, Phillip C

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**I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.****BALTIMORE - continued**

Clark, Voris C  
 DeStefano, Ronald  
 Duffy, Kenneth J  
 Eddins, Joseph M  
 Eddy, Jeanne H  
 Edwards, Norma L  
 Edwards, Ralph E  
 Egan, Thomas J, Jr  
 Faath, Richard J  
 Flanagan, Terrence A  
 Funk, Glenn W  
 Gavlick, Jeff T  
 Gibson, John D  
 Glanz, Milton P  
 Green, Sidney A  
 Hale, Elizabeth  
 Hutchinson, Richard D  
 January, Nancy Carol  
 Kataria, Sham S  
 Keating, Daniel J  
 Keatts, Glenn H  
 King, Roland E  
 Klemm, John D  
 Klueh, Kenneth C  
 Kossman, Stephen L  
 Kudera, Andrew E  
 Laur, Charles F  
 Leimkuhler, Urban E, Jr  
 Levering, Cynthia J  
 Lund, H Neil  
 MacBain, John A  
 McKay, Mary S  
 Meskin, Stephen A  
 Moseley, Jack  
 Pollard, James H  
 Read, Robert C  
 Ricci, David A  
 Rowe, Douglas L  
 Rudzinski, Edward J  
 Sachs, David S  
 Savord, Gregory J  
 Scahill, Patricia L  
 Scheel, Paul J  
 Schreitmüller, Richard G  
 Sirian, Robert L  
 Smith, J Brookes, Jr  
 Snader, Richard H  
 Solomon, Ronald L  
 Tillman, Cheryl F  
 Viener, Gary W  
 Weimer, Robert A  
 Wild, Veda Dianne  
 Wille, David  
 Wong, Everett D  
 Yaffe, Rian M

**BETHESDA**

Anzalone, George D  
 Bolcar, Joseph J  
 Ellmaker, Sandra R  
 Frasier, Walter E  
 Friedlander, David P  
 Gorrellick, Allen  
 Kemper, Lee H  
 Kramer, Charles M  
 Lewis, Steven N  
 Marquiss, Henry E, III  
 Stokes, Frank  
 Thaler, Donald B

**COLUMBIA**

Baxter, David L  
 Feinman, Jess  
**FREDERICK**  
 Bennett, Melvin D  
**GLEN BURNIE**  
 Alpern, Lawrence  
 Hutchinson, Gerald E  
**KENSINGTON**  
 Brown, Maurice S  
**LAUREL**  
 Simpson, William  
**NEW CARROLLTON**  
 Ahuja, Sushil K  
**RIDERWOOD**  
 Friedman, Howard H  
**ROCKVILLE**  
 Anthony, Susan Pressly  
 Lenaburg, David Scott  
 Marticello, Daniel N  
 Weller, Mark J  
**SILVER SPRING**  
 Chapin, Walter L  
 Fellers, William W  
 Myers, Robert J  
 Rubin, Ethel C  
**STEVENSON**  
 Moskowitz, Lester  
**TIMONIUM**  
 Pushkin, Marc Louis  
**TOWSON**

Biondi, Raymond B  
 Fayolle, John P  
 Johnson, Royal A  
 Pescrille, Joseph D  
 Schneider, Edgar W, Jr  
**WOODLAWN**  
 Leong, Kenneth K

**MASSACHUSETTS**

**ANDOVER**  
 Kimball, Herbert W  
**ARLINGTON**  
 Schwartz, Max J  
**BEDFORD**  
 Squires, Sanford R  
**BOSTON**  
 Abrahams, Amy J  
 Allen, Howard D  
 Altman, Jeffrey N  
 Amhe, William P  
 Astrachan, Edward L  
 Baker, John K  
 Barabino, Richard J, Jr  
 Barlas, Mitchell L  
 Barry, Robert J  
 Bashline, Donald T  
 Becker, Johanna B  
 Becker, R Jay  
 Becker, Ronald I  
 Benedict, Elmer R  
 Benincasa, Bonnie J  
 Benjamin, Deborah K  
 Berger, Arthur A  
 Block, Candace M  
 Boothroyd, H J  
 Brady, Michael B  
 Braun, George H  
 Breitman, Alan S  
 Brennan, Paul J  
 Brown, Jan C  
 Brown, Stephen L  
 Brown, William W  
 Browne, Walter F  
 Bryant, Allison P  
 Buchwald, Michele G  
 Caine, Gary J  
 Cantor, David M  
 Cappers, Linda F  
 Carpenter, Thomas S  
 Carroll, William J  
 Chand, Nanak  
 Chandler, Rodney J  
 Chiumenti, Stephen  
 Clancy, Cynthia M  
 Clancy, Robert P  
 Clark, Chester D  
 Cohen, Barry D  
 Compton, Allan K  
 Conger, Robert F  
 Connors, John B  
 Corwin, Frederic W, Jr.  
 Crehan, Herbert F  
 Cutler, Larry A  
 Daley, Gina C  
 Davis, Lawrence S  
 Dawson, John  
 DeCiccio, John M  
 Demby, Joseph C  
 Douglas, John F  
 Earle, David A  
 Elstein, Allen R  
 Epstein, Michael

Erbe, Elsbeth T  
 Falcon, Francis X  
 Fen, Allan Ming  
 Ferree, Richard Noel  
 Fibiger, John A  
 Fischer, Niels H  
 Fossa, E Frederick  
 Foster, A Michael  
 Foster, Wayne R  
 Freeman, Richard W  
 Gagne, Roger J  
 Gagnon, Jeffrey W  
 Gathers, Jeffrey L  
 Giannino, John J  
 Gilman, Barry Martin  
 Goldstein, Jill S  
 Gould, John C  
 Grenier, Richard R  
 Hardy, Thomas E  
 Harootunian, Charles J  
 Harper, Alfred B  
 Harrington, Timothy M  
 Hazlett, Glen A  
 Hsiao, William C  
 Huntington, Curtis E  
 Huntington, Henry S, III  
 Hurlbut, David G  
 Ingraham, Harold G, Jr.  
 Irish, Frank S  
 Jagmin, Ronald A  
 Jenkins, Elmore, Jr.  
 Jensen, James P  
 Johnson, Andrew Paul  
 Johnson, Andrew Pickens  
 Jones, Matt B, Jr  
 Kaack, Ingo  
 Kamer, Joel V  
 Keller, Wayne Stephen  
 Kinney, John Patrick, III  
 Klubock, Steven H  
 Kocher, Carol E  
 Kraysler, Stephen F  
 Lampron, Ernest J  
 Lane, Peter R  
 Lawson, Barbara V K  
 Leckenby, Jean R  
 Lee, Thomas J  
 Leen, John R  
 Lefevre, Paul H  
 Lent, David R  
 Lewandowski, Chester  
 Lewis, Fielding  
 Lewis, Lucinda Manzi  
 Lieberman, Henry S  
 Lin, Susan  
 Lipsky, Gerald I  
 L'Italien, Paul Joseph  
 Longmoore, John T  
 Lonsdale, Frederick  
 Lowden, Beverly S  
 Lowden, Robert D  
 Luddy, Barbara L  
 Macaulay, Joseph P  
 Mack, Merrill J  
 Magnus, Mark B  
 Mahler, Howard C  
 Maloney, John T  
 Marshall, Jack A  
 Martin, Earl Francis  
 McCabe, Joan E  
 McDevitt, James F  
 McHugh, Ronald J

McInturff, Scott D  
 McNamara, Kevin J  
 McQuade, John B  
 McSally, Michael J  
 Miller, David L  
 Model, Jeremiah B  
 Moran, Kathleen B  
 Morell, Roy K  
 Morison, George D  
 Morrison, Cynthia Conrad  
 Morton, E James  
 Mount, Mehndra J  
 Muleski, Kathleen R  
 Muleski, Robert Thomas  
 Mullen, Edward J  
 Nemerever, William L  
 Newton, Mark D  
 O'Connor, William L  
 Orphanos, James N  
 O'Sullivan, John M  
 Paster, Joseph P  
 Paster, Robert Steven  
 Pearsall, Donald M  
 Perce, Charles A  
 Pendleton, Janet A  
 Pessin, Katherine Gergely  
 Pierce, Susan E  
 Pierson, Frank D  
 Pike, Bertram N  
 Pollino, George E  
 Poplaski, Joseph John  
 Poppel, Deborah Adler  
 Proulx, Anthony G  
 Randall, Frederick A  
 Reitano, Robert R  
 Rich, Michael J  
 Richardson, Walker S  
 Richmond, Stanley M  
 Riemer, Peter J  
 Riley, Kathleen A  
 Roach, Robert F  
 Robertson, Donald J  
 Rosenblatt, Alice  
 Rosenthal, Laura B  
 Rubinstein, Stuart F  
 Russell, Anne J  
 Ryan, Michael E  
 Salmons, George B, II  
 Sargent, Gary N  
 Scanlon, Raymond  
 Schaeffer, Gail P  
 Schneider, Robert E  
 Scott, Sanford W, Jr.  
 Seager, Theodore D  
 Seller, Lawrence A  
 Senoski, Michael J  
 Shane, Alan  
 Shaw, Henry D  
 Shaw, Samuel E, II  
 Shearer, Carolann  
 Shemin, Barry L  
 Sherman, Daniel Warren  
 Shigley, Klaus O  
 Silverman, Susan L  
 Smith, Ronald J  
 Sonkin, Ronald B  
 Soucy, Robert L  
 Stanco, Edward J  
 Steeves, Spurgeon S  
 Sternfeld, Joe P  
 Stern, Randi M

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.*

<b>BOSTON - continued</b>	<b>EAST WINDSOR HILL</b>	Gould, Stephen J Keith, Allan B Ratigan, Maureen B Southworth, J Russell Tierney, John P	<b>SUDSBURY</b> Anderson, Philip D
Stigliano, Neil Stokes, Robert J Strachan, Judy L Strug, Emil J Sumner, Gail L Sunderland, David E Sylvia, Elizabeth M Thomas, Martin J Thompson, David M Thompson, Joseph F Thompson, William J Thomson, Maria N Timmons, Peter G Velleman, Susan J Venning, Lisa K Victor, David J Weible, William A Weisz, Louis M Welch, John H Welsh, David M White, H Edmund Wills, R John Winslow, Henry N Woods, Stephen P Yardley, Charles A	<b>FOXBORO</b> McIntosh, Karol A	<b>NEWTON HIGHLANDS</b> Beram, George Bruno, Philip G Godwin, James H Holland, George W	<b>VINEYARD HAVEN</b> Winter, Bert A
	<b>FRAMINGHAM</b> Carbone, Robert F Tierney, Thomas P	<b>NEWTONVILLE</b> Berkeley, Edmund C	<b>WAKEFIELD</b> Herzfeld, John
	<b>GREENFIELD</b> Bush, Frank J	<b>NORTH ANDOVER</b> Keene, Vicki Sue	<b>WALTHAM</b> Akins, C Charles Blatchford, Lynd T Bonner, Emmet M Burrows, Edward E Chern, Paul L Curtis, Paul Peters, Franklin E
	<b>HARVARD</b> Dunlap, James A, Jr.	<b>NORTH CHATHAM</b> Ward, William F	<b>WELLESLEY</b> Wallace, George E
	<b>HOUSATONIC</b> Risen, Michael H	<b>ORLEANS</b> Jordan, C Wallace	<b>WELLESLEY HILLS</b> Alam, Asghar E Austin, Charles R Bell, Thomas S Byrne, Daniel F Commander, Charles L Dallas, Keith J Daoust, Paul R Fallon, Michael Fitzpatrick, Robert F Fleischer, Edward N Forrest, Robert L Gould, John B Han, Jeong S Johnson, Christopher B Johnson, Philip G Kieley, John Klein, Ronald LaSorella, Kenneth A McMurrich, Arthur R Obernesser, James F Schoen, Steven H Schoenly, Stuart Smardon, Robert J Snead, Patrick K Steiner, Kenneth A Tepfer, Hal S Terry, James B Vrolyk, Robert Vrysen, John G Zawada, Robert Zayka, Grisha
<b>BROOKLINE</b> Robbins, Lilian	<b>LEXINGTON</b> Bevan, John R Whiting, Douglas B	<b>OXFORD</b> Deslosses, Daniel	
<b>BURLINGTON</b> Artura, Raymond C Clough, Thomas A Falkoff, Barry J Hall, Ruthann Jarnes, Michael S Leach, Robert K Leland, Alan C, Jr Miller, Gary Murray, John W Richmond, Gerald Rosen, Mark L Rosenman, Martin R Webb, Robert W Woodson, Freeman A, Jr.	<b>LONG MEADOW</b> Young, David H, Jr.	<b>PEMBROKE</b> Watson, Joseph L	
	<b>MARBLEHEAD</b> Jones, Harold M	<b>PITTSFIELD</b> Easton, Albert E Low, George D Palmer, Howell M, III Wicks, George C	
	<b>MEDFIELD</b> Bailey, Paul M	<b>READING</b> Hazam, William J	
	<b>MERRIMAC</b> Wood, R Norman	<b>SEEKONK</b> Fecteau, Thomas B	
	<b>MILTON</b> Turoff, John H	<b>SHARON</b> Boston, Robert Boulet, Gerald F	
<b>CAMBRIDGE</b> Dann, Timothy F	<b>NATICK</b> Bacon, Francis L	<b>SHERBORN</b> Shotwell, Stuart M	<b>WEST DENNIS</b> Hoskins, Robert H
<b>CANTON</b> Downey, Alan R Finnegan, Lawrence J Ryan, Robert P	<b>NEEDHAM</b> Anderson, Arthur W Farley, Jarvis Powell, Jerome M Sillesky, J Garrison	<b>SOUTH NATICK</b> Mlot, Stuart J	<b>WEST HYANNISPORT</b> Philbrick, Harold F
<b>CENTERVILLE</b> Morse, Richard H	<b>NEW BEDFORD</b> O'Connor, Jeremiah	<b>SPRINGFIELD</b> Adornato, Paul D	
<b>CONCORD</b> Anderson, Kenneth D	<b>NEWTON</b> Derby, Burton H Ghezzi, Thomas L	<b>STOUGHTON</b> Nesselle, David R Shalit, Carl	
<b>EAST HARWICH</b> Allard, Maynard W			

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.*

<b>WESTBOROUGH</b>	<b>YARMOUTH PORT</b>	Janssen, Joanne F Jatkowski, Edwin P Johns, Richard L Johnson, Ronald J Jones, Norman L Karras, Ioannis S Kaye, Richard M Koupf, Gary Irwin Labute, Ronald Levy, Jerrold M Mallin, Mitchell Mast, Robert P McCready, James M McHugh, Robert C McMahon, Robert T Monaghan, Sean T Monroe, Charles F Murphy, Brian B Nordberg, Peter D O'Keefe, Robert M Oswald, Keith X Padieros, Justino Patrick, Rodger R Rietz, Robert J Rodwan, Sandra Westphal Roeder, Richard G Schutz, Alan J Shapiro, Ray Smith, Kenneth R Smith, Ronald J W Sonnanstine, Alan E Sonnanstine, J Kathryn Sonnenschein, Gerald B Stanley, J Perham Stanley, Samuel S Swisher, John W, Jr. Williams, William A, Jr. Young, Howard Zolt, David M	Wilkening, Robert E <b>GROSSE POINTE FARMS</b> Schonenberg, John J. Jr.	Meissner, Gordon R Morris, Robert E Newell, Jack W O'Kulich, Nicholas A Pallone, Julius L Paxton, William G Peters, Benjamin George Sievert, Frederick J Sundram, Anuradha Varney, Laura Schumacher Ward, Robert A Young, Edward W
<b>WESTON</b>	<b>MICHIGAN</b>			
Hill, George L Ormsby, Charles A Stearns, John L Wallace, M G Roy	<b>ANN ARBOR</b> Fischer, Carl H Griffin, Dale C Jones, Donald A Nesbitt, Cecil J Robinson, Leslie I			
<b>WHITMAN</b>	<b>BATTLE CREEK</b>			
Pearson, Raymond G	Barber, William L Borema, James C Butler, Robert J Dugan, Paul B Graham, Gary G MacDonald, A Howard Phillips, Thomas A			
<b>WOBURN</b>	<b>BELLEVILLE</b>			
Bayles, Richard E Boggio, Walter E Hunt, James H	Murphy, Thomas B			
<b>WORCESTER</b>	<b>BIRMINGHAM</b>			
Baldwin, Arthur L, III Bender, Karen Boulay, Edward F Brown, Jeremy J Bujaucus, Gary Buss, James F Clark, John P Collins, Richard L Cooney, Paul E Cowell, Michael J Eramo, Robert P Foerster, Ernest R Ford, James F Francescone, Michael J Hess, Albert L Hirst, Brian L Holmes, Robert P Hoskins, Walter H Jackson, Frederick W Johnson, Richard E Kemp, Michael A Kidwell, W Duane Koopersmith, Michael B Larini, Paul G Libbey, David W Lincoln, W Chandler, III Macarchuk, John 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 Golff Seliber, Mark S Shapland, Mark R Smith, Christopher G Smith, Russell H, Jr. Soderquist, G David Sutherland, John M, Jr Talaga, Robert M Toczyłowski, Deborah Lyn Wells, Walter I Wemple, Andrew P	Eizen, Sheldon D Henne, Richard E			
	<b>BLOOMFIELD HILLS</b>			
	Mamuscia, David P			
	<b>CHELSEA</b>			
	Kalmbach, Leland J			
	<b>DEARBORN</b>			
	Austin, John Paul Daoust, Joseph H Twinney, Marc M			
	<b>DETROIT</b>			
	Anderson, Sigfrid M Atkinson, Howard, Jr. Ayala, Ainar Dalton Baird, Stephen E Bath, John S Baxter, Brian Alexander Bremer, John P Cprek, Clay R Dwyer, Michael Harry Feecke, Ralph M Ferguson, Alan N Ferstenfeld, Larry H Gabriel, A Gerald Gee, William A Green, Frederick M Gregory, R Scott Haas, Steven J Harthorn, Don L Heilman, Arvin L Hodovick, Joseph Houck, Kenneth J			
	<b>FRANKLIN</b>			
	Kornhauser, Marvin L			
	<b>GRAND RAPIDS</b>			
	Buben, Paul Cerling, Eric R Clemens, Dennis D 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 Van Dam, Douglas S Visscher, Alan Roy			
	<b>PORT HURON</b>			
	Lutz, Lauren J Nix, Robert A			
	<b>SOUTHFIELD</b>			
	Bertelsen, Allen L Brown, Richard F Gilmore, Stephen V Graham, Thomas W Greer, Richard R Hooshagen, Jeanne M Kellar, Stephen H Kirchner, Judith L Markell, Andrew S			
	<b>FERTILE</b>			
	Eide, K Arne			
	<b>GRAND RAPIDS</b>			
	Wagner, Edward W			
	<b>MAHTOMEDI</b>			
	Hill, J Stanley			

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***MINNEAPOLIS**

Aasland, Christopher  
Adams, David G  
Amundson, Richard B  
Anderson, Steven E  
Avner, Kenneth S  
Barks, Bradley E  
Bechtold, Timothy V  
Bengtson, Bruce D  
Benson, Lawrence E  
Bergene, Kent M  
Bloyer, James R  
Boushek, Randall Lee  
Briscoe, Donald J  
Bruce, Paul V  
Bruns, Sandra Lee  
Carlson, Bruce A  
Carroll, Hobson D  
Casmer, David M  
Chen, Slim C  
Christianson, David J  
Comstock, Susan  
Dawson, Ernest G  
Delahanty, Edward L  
DeLong, Scott H, III  
Dennison, Scott L  
Doepke, Mark A  
Dokken, Thomas J  
Eckman, Michael V  
Farrell, Thomas F  
Feldman, James E  
Feshbach, Andrea  
Fleischacker, Paul R  
Flittie, John H  
Foley, John E  
Forde, Luther O  
French, James T  
Gandrud, Robert P  
Glick, James C  
Goebel, Ralph H  
Greenwood, Brent Lee  
Grosh, Allan J  
Halvorson, Debora A  
Hanf, Duane F  
Hawkinson, Scott A  
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  
Kildahl, Kathryn J  
Kioski, Gregory  
Kling, Richard W  
Knutson, James J  
Kocken, William  
Norbert  
Kolkman, Paul F  
Kreider, Donald E  
Kuhlman, Thomas J  
Landry, Douglas M  
Larson, Ryan R  
Liebeskind, Debra Sue  
Liebeskind, Stuart L  
Lingo, F Jay

Linney, Steven R  
Loken, Alan V  
Lunde, Orlen E  
Lyle, Ted A  
Magalska, James  
Martin, Kristine Marie  
Masica, James G  
Mast, Boyd  
Mattson, Brian J  
McBride, Karen Ann  
McCarville, Mark E  
McKoskey, Jerome J  
McNeill, Richard  
Meyer, Mark D  
Miller, James R  
Mitchell, James A  
Nelson, Lawrence S  
Nelson, Stephen J  
Nicholson, Bruce J  
Nicholson, Jon  
Ninnemann, Deane  
Nordstrom, William G  
O'Connor, Michael J  
Palmer, Kevin E  
Patrick, Gale D  
Perkins, Robert E  
Pestal, Charles F  
Peterson, Dennis K  
Revier, John Michael  
Rogers, Gregory A  
Running, Rolf H  
Ryan, Ronald E  
Satrom, Donn B  
Scearcy, James H  
Scharmer, Gary L  
Sexton, Steven E  
Shaw, Carolyn B  
Shepherd, W Blaine  
Slomany, Victoria A  
Smrekar, Jerry  
Solverud, Mark L  
Sorbo, Allen J  
Sorensen, Stuart L  
Sourdif, Jerald E  
Staub, E Brian  
Stieren, Valeska U  
Stockfleth, Ronald D  
Strecker, Jefferson L  
Sutton, Harry L, Jr  
Swager, Richard E  
Swift, Richard A  
Teig, Gerald C  
Tollerud, Joyce A  
Treece, Alan H  
Trygstad, Lynette L  
Turner, John G  
Tveite, Carol J  
Verlautz, James F  
Wacek, Michael G  
Wagner, Stephen B  
Walczak, David P  
Waldhauser, Cathy H  
Walker, Darrel E  
Walker, Gerald T  
Wallin, Mary K  
West, Steven P  
Wiard-Bauer, Roger K  
Wilbur, Jon Karl  
Williams, C Arthur  
Willman, Scott S  
Wobbebing, Ronald L  
Zingle, Mark R

**MINNETONKA**  
Fors, Daniel G

Lund, Allan C  
Nordin, Robert D  
**NEW BRIGHTON**  
Holm, Charles E

**NORTH SAINT PAUL**  
O'Brien, Patrick W

**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  
Busse, Judith Ann  
Caballero, Crispina O  
Coon, Katherine C  
Cordon, Jencan C  
Degerness, Jerome A  
Engen, Richard A  
Frisch, Gary A  
Gilles, Joseph Anthony  
Graham, Timothy L  
Hubbell, Jaymes  
Hunstad, Robert E  
Johnson, James E  
Johnson, Marvin A  
Kain, Dale R  
Kirk, Jill A  
Knox, Frederick  
Lyle, Aileen Conlon  
Malerich, Steven Floyd  
Mathewson, Stuart  
Bruce  
McGill, Patrick L  
Meyer, Thomas G  
Mikkelsen, Robert L  
Mohr, F James  
Nelson, Janet R  
Newlin, Patrick R  
Niemic, Richard  
Olafson, Robert  
Peninger, Michael J  
Peterson, Steven J  
Philips, Julia T  
Polak, James G  
Pollock, Robert Brian  
Ratnaswamy,  
Rajaratnam  
Saarloos, George L  
Schneider, Gregg  
Spies, Robert L  
Strong, Gregory S  
Wahlberg, Dean A  
White, Charles Scott  
Wiser, Ronald F  
Wulterkens, Paul E  
Zicarelli, John David

**STILLWATER**  
Stennes, George V  
**WAYZATA**  
Coleman, Thomas L  
Saulon, Joseph F

**WHITE BEAR LAKE**  
Rupert, Walter J

**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  
Gant, Keith E  
Healey, Ralph J  
Herrington, Walt N  
Langston, Esse D  
Latta, Raymond A  
Lewis, Walter Lee, III  
Marks, Robert A  
Pogue, Beverly S  
Pratt, Hunter D  
Robinson, John T  
Sheldon, Curtiss S  
Smith, Larry C  
Thiel, Theodore L  
Townsend, Wm Lynn  
Varcoe, F Turner  
Wagner, William John  
Wingo, James Byron

**MISSOURI****BRANSON**

Corcoran, Regina

**CAMDENTON**

Mullens, Will R

**CLAYTON**

Klemm, Andrew H  
Lannert, Thomas F

**KANSAS CITY**

Bader, Steve  
Bollin, Michael L  
Daharsh, Jeanne  
Meeker  
Dolliver, Arthur M  
Donaldson, John P  
Engel, Lawrence E  
Engelhardt, John L  
Field, Warren A  
Glasco, William R

Goldring, Harlan  
Handley, Thomas L  
Harrington, John  
Michael  
Hause, Christopher H  
Higley, David L  
Hopson, James Robert  
Hutsell, Randy K  
Jensen, John M  
Johnson, David Martin  
Johnson, Rheuben C  
Kelley, Donel C  
Kelley, Vance W  
Kilmer, James E  
Kinnamon, Jay B  
Klein, Oscar R  
Langlitz, Leon L  
Lemery, Francis P  
Lonergan, Thomas T  
Long, Terry M  
Makin, James R  
Maver, Robert W  
McDonald, Woodrow H  
Milton, Mark A  
Mortensen, James M  
Muller, Gary L  
Nebbia, Gerald A  
Nickerson, Gary V  
Oleson, Dean L  
Peacocke, Sidney W  
Phillips, W David  
Proffer, Carol W  
Renshaw, Gary D  
Richmond, Owen D  
Robinson, Robert P  
Sadler, Gregg R  
Schwisow, Mark D  
Selig, Gerald W  
Swanson, Robert H  
Walsh, Connie L  
Walsh, James P  
Williams, Steven  
Eugene  
Winn, Michael R

**KIMBERLING CITY**

Logan, Loren G

**KIRKWOOD**

Collins, James H  
Forbes, E. Dean  
Jekel, Oscar H  
Nelson, Allen G

**LAKE SAINT LOUIS**

Farmer, Thurston P,  
Jr.

**ROBERTSVILLE**

Burian, Otto J

**SAINT LOUIS**

Amrine, Frank M  
Anderson, Roland G  
Bailey, Jerrold F  
Bardon, Thomas S

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***SAINT LOUIS -  
continued**

Barnhart, E Paul  
 Bayer, Gary T  
 Behl, John P  
 Bleitner, Gary D  
 Boehm, C Roland  
 Boekhoff, Jay  
 Brodrick, 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  
 Cruthis, Harold T  
 Cummings, Richard T  
 Disch, Aloysius J  
 Durlington, Rex  
 Mitchell  
 Eckley, Douglas A  
 Faith, Edward L  
 Fishman, Morris  
 Gilmore, William Allan  
 Goodrich, Clarence R  
 Greenspon, Sheldon J  
 Hannaford, Jack M  
 Harris, Timothy F  
 Helmke, Larry Lee  
 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  
 Iverson, Donald J  
 Jacobs, Joshua  
 Jenkins, Bruce W  
 Jolls, Thomas H, Jr.  
 Jones, Janice M  
 LeLaurin, Suzanne  
 Longoria, Ricardo A  
 Lorenz, Alois J  
 Lowe, Robert F  
 Lynn, Randall K  
 Martin, Floyd R  
 McIntyre, James C  
 McLean, David P  
 Miccolis, Jerry A  
 Mills, William W  
 Mitchell, G Thomas  
 Molinar, John L  
 Nelson, Carroll E  
 Nesbitt, William M  
 Parker, J Ronald  
 Pieper, Wesley Alan  
 Prange, Louis G  
 Price, Michael Barry  
 Rathjen, Ralph L  
 Rigel, J Reuben  
 Rittriger, Erwin F  
 Robberson, Paul W  
 Rochman, Andrew B  
 Rosenbloom, Samuel  
 Ross, John Louis  
 Rubie, James S, Jr.  
 Sawtelle, Peter G  
 Schaper, Richard A  
 Schaub, Thomas W  
 Schiffer, Graeme F  
 Schorr, Phillip A  
 Schroeder, William E

Scribner, Donald J  
 Selleniek, Jill B  
 Seymour, John K  
 Sliment, Kenneth J  
 Smith, John E  
 Strom, David N  
 Thompson, Willard A  
 Tilford, Jeffrey K  
 Toothman, Michael L  
 Tung, Philip J  
 Underwood, Charles  
 M, II  
 Van Ark, William R  
 Vogl, Joseph M  
 Wells, David Q, Jr.  
 Williams, Dean E  
 Winer, Warren J  
 Wolf, Ronald M  
 Wolzenski, Bernard  
 Wood, Jack E  
 Zigler, Martin J

**MONTANA****BILLINGS**

Gustafson, Dale R

**HELENA**

Hendrickson, Alton P  
 Miller, Judy A

**NEBRASKA****ELMWOOD**

Clements, Robert K

**LINCOLN**

Aerts, Theresa M  
 Annin, Roger K  
 Brennhofer, Roxann  
 Coufal, Norma J  
 Eggert, Linda R  
 Elmshauser, Ronald D  
 Friesen, Lynn  
 Haire, James R  
 Higley, Thomas D  
 Hogue, Robert D  
 Hollman, Stuart L  
 Jonske, Fred  
 Kling, William A  
 Lauerman, Thomas E  
 Luckner, Warren R  
 MacLean, James F  
 McCoy, Glen E  
 Petersen, Loren V  
 Peterson, Donald L  
 Raymond, Gary R  
 Rich, Robert E  
 Rickers, Frederick R  
 Spilker, Keith K  
 Vannier, Lyle  
 Vautravers, Richard W  
 Wallman, David T

**OMAHA**

Baber, Larry D  
 Breyer, Kevin D

Bruning, Larry J  
 Burcum, George K  
 Bykerk, Cecil D  
 Campbell, Gerald J  
 Canal, Patrice A  
 Chang, Chiu-Cheng  
 Christopherson, Jon C  
 Clark, John T  
 Comeau, Robert  
 Conn, Russell R  
 Cox, Kermit L  
 Cruise, Richard D  
 Cuba, Sheryl V  
 Dickey, Alan G  
 Dinges, Franklin L  
 Dwyer, William V  
 Fisher, Lawrence D  
 Flanagan, Richard J  
 Gaule, J Timothy  
 Glathar, James A  
 Graul, Lonnie Milton  
 Hartman, Ayleene G  
 Haskins, Charles R  
 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 Charles  
 Mathiesen, Robert J, Jr.  
 McArdle, Thomas P  
 Miller, Steven P  
 Mischke, Gerald Arden  
 Monson, Donald Kevin  
 Morgan, Robert P  
 Nathan, Ira  
 Neary, Daniel  
 Nichols, Daniel P  
 Nohl, Michael J  
 Ochsner, Paul D  
 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  
 Ryan, William K  
 Schreier, Mark  
 Leonard  
 Shapland, Robert  
 Sherrets, Julianne How  
 Singer, Fred M  
 Smith, John Richard  
 Stephenson, J Herman

Sullivan, Denis J  
 Swett, Robert E  
 Von Fumetti, Randy J  
 Wiltgen, Russell J  
 Workman, Bruce L  
 Wright, Diana Sue  
 Zdan, Sandra W

**NEW LONDON**

Scammon, Lawrence W  
 Vincent, Lewis A

**NEWBURY**

Johnson, Jerry L

**PETERBOROUGH**

Page, Charles H

**STRATHAM**

Olmsted, David L

**LAS VEGAS**

Carson, Evelyn G  
 Hemrich, Robert F

**NEW HAMPSHIRE****CONCORD**

Bishop, Everett G  
 Blossom, Charles  
 Burgess, Albert P  
 Cook, John R  
 Copestakes, Arthur D  
 Emery, Ronald H  
 Forrester, A Ben  
 Kipp, Richard  
 Liscord, Paul S  
 Meyer, William C, Jr  
 Patz, Lawrence C  
 Sonheim, Jeffrey  
 Straffin, Donald C  
 Ward, Michael R

**NEW JERSEY****ALLAMUCHY**

Jenkins, Albion U, Jr

**BASKING RIDGE**

Aldorizio, Robert P  
 Bass, Irene K  
 Bell, Linda L  
 Colin, Barbara  
 Flynn, David P  
 Kollmar, Richard  
 Murphy, Richard F  
 Scholl, David C  
 Sellitti, Marie  
 Smith, Frances A  
 Tuttle, Jerome E

**BERLIN**

Bickerstaff, Thomas A

**BLOOMFIELD**

Bergstresser, R L  
 Mosesson, Zehman I

**BOONTON**

Emery, E Ward

**BRICK TOWN**

Quinby, Harry E

**BUTLER**

Barlow, John R

**CALDWELL**

Ingersoll, W

**CAPE MAY**

Elliott, George B

**KEENE**

Batza, Stephen M  
 Connell, Eugene C  
 Gerlach, Scott B  
 Lepage, Paul A  
 Pagnozzi, Richard D  
 Shaw, Richard E

**MANCHESTER**

Carlton, Kenneth E,  
 III  
 Chou, Li Chuan L  
 Foley, Charles D  
 Foote, James M

**NASHUA**

Kolojay, Timothy M

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***CAPE MAY COURT HOUSE**

Burger, Willard N

**CHATHAM**Brown, William C  
Rugger, Gerald K  
Windecker, Arthur A**CHEMERY HILL**Balcarek, Rafal J  
Desai, Kiran  
Haya, Avner  
Martineau, Donald J  
O'Sullivan, Leonard  
Puscian, John V  
White, William A**COLONIA**

Dezube, Mitchell

**CRANBURY**

Sweetser, Edward H

**DUMONT**

Thiessen, Henry B

**EAST ORANGE**De Esposito, Caroline  
Freifeld, Stanley  
Gebauer, Gerhard J  
Jacobs, Myron  
Lome, Elinor  
Steinmann, John W**EDISON**

Duda, Arlene

**ENGLEWOOD**Bell, Stephen M  
Kunis, A Maxwell  
Kunis, Manuel  
Lubin, Lawrence  
Ritter, Shirley**FAIR HAVEN**

Buffin, Kenneth G

**FAIR LAWN**

Gauld, Edwin S

**FAIRFIELD**Olchick, David N  
Phillips, Howard M  
Schmier, Abram**FLORHAM PARK**

Barney, Richard J

Bergen, Joseph S  
Brownlee, Harold J  
David, Frank H  
Erman, Anita M  
Frackenpohl, Herbert M  
Harris, David M  
Hartley, Eleanor S  
Lawlor, Rita Manning  
Malkiewich, Lindsay J  
Marshall, Wayne P  
McClester, Robert S  
Ogden, Sue W  
Pfeiffer, Frederick P  
Renz, David L  
Singer, Jack A  
Skocynec, Gary M  
Slowata, S John  
Smith, Kevin Michael  
Street, Christopher C  
Swenson, James R  
Thompson, Robert C  
Vane, Bruce F  
Wong, Kathleen R**FORT LEE**Ansbacher, Joseph M  
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  
Gross, Harry  
Heitzman, Robert E.  
Jr.  
Heller, Lawrence A  
Hickey, John C  
Hutchings, Peter L  
Jones, Brian A  
Kaistrinsky, Ira G  
Katz, Frank L  
Leventhal, Gary D  
Mactas, Leonard  
Marx, Deborah J  
McKearney, Lawrence J  
Meehan, Thomas  
Kevin  
Mikolajczyk, Michael A  
Root, Randolph B  
Rosenberg, Jay P  
Rotello, Patricia A  
Rushworth, Thomas J  
Sears, Richard C  
Senior, F Thomas  
Sher, Lawrence J  
Siebler, Ira I  
Skovron, David A  
Statius, Anastase E  
Strazemski, Joseph P  
Topf, Norman A  
Torne, William  
Westervelt, John S  
Wiskowski, John P**FREEHOLD**

Penches, Simon

**GLEN RIDGE**

Hauser, Harold

**GLEN ROCK**Donovan, Maurice V  
Feeney, William A  
Rouffa, Robert S**HACKENSACK**

Hill, Walter C

**HADDONFIELD**Filipski, Jerrold M  
Kraft, Raymond J  
MacMichael, Joseph W,  
Jr.  
Rosen, Stephen H**HARMON MEADOW**Faber, Peter R  
Sharp, Raymond E**HIGHLAND PARK**

Stupelman, Charles

**HIGHTSTOWN**

Smith, J Henry

**HILLSIDE**

Goldberg, Milton J

**HOLMDEL**Karlski, Frank J, III  
Ketzlach, Kalman J  
Khury, C K  
Lotkowski, Edward P  
Nester, Karen L  
Zubulake, Theodore J**HOPEWELL**

Lyons, Daniel J

**JAMESBURG**

Lynde, Harold W

**JERSEY CITY**Castrvinci, Basil  
Ferrara, Theodore A**LINDEN**

Chaplik, John N

**LITTLE SILVER**

Holsten, Fred H

**LIVINGSTON**Bloom, Roberta F  
Fenichel, Seymore A  
Schreiber, Jeffery S  
Shemtob, Mark  
Uchitel, Mikel R  
Weichert, Paul L**LONG BELL ISLAND**

Smith, Francis M

**MADISON**Harvey, Robert  
Murdock, Bennett B  
Siegfried, Charles A  
Stearns, John B**MANASQUAN**

Plisky, John C

**MARLBORO**

Schwartz, Allan I

**MATAWAN**

D'Alise, Domenic P

**MEDFORD**Blair, B Franklin  
Haines, Bernard S**RODERMUND**

Rodermund, Matthew

**METUCHEN**

Bagshaw, James J

Halloran, James J

**MIDDLETOWN**

Eisner, Stanley L

**MILLBURN**

Durland, Melanie K

Fein, Richard I

Wells, Edward H

**MONTCLAIR**Chakrabarti, Partha M  
Furlin, Richard

Steiner, Robert C

**MOORESTOWN**

Bruchansky, Sherman A

**MORRISTOWN**

Bondy, Martin

Cook, John H

deMars, Roger W

Dow, Harold E

Huse, Sylvester J

Miller, Carolyn G  
Rich, Joel I  
Rowland, William J  
Skurnick, David  
Stanard, James N  
Weimer, William F**MOUNTAIN LAKES**Margus, Evelyn Y  
Muetterties, John H  
Reade, David M**NEWARK**Barney, Harold L  
Berens, Regina M  
Berkowitz, Michael H  
Boyle, Joan F  
Brock, James D  
Brooks, Frank A, Jr  
Buck, James E, Jr.  
Cherlin, George Y  
Chmely, Robert M  
Chun, Diane Heim  
Cillie, Gabriel G  
Connor, William E  
Drake, Richard H  
Feuer, Harvey W  
Finnegan, Philip F  
Fitzhugh, Gilbert V I  
Franks, George V  
Freitag, Richard  
Fresch, Glenn W  
Furbacher, Raymond J  
Gold, Barbara R  
Grigg, Phillip J  
Hecht, David C  
Hester, Richard S, Sr.  
Hill, Richard W  
Hill, Robert P  
Holloway, Kirby W, Jr.  
John, Russell T  
Kaptein, Roy  
Kittredge, John K  
Knapp, Harry E, Jr.  
Lambert, Richard F  
Leroux, David  
Likins, Robert B  
Marcus, John J  
Margolin, Myron H  
McCormick, W Glenn  
Meola, Ralph  
Millering, William L  
Moore, Bruce D  
Murch, A Douglas  
Obert, William A  
O'Connor, James M  
Palmer, Peter S  
Price, I Edward  
Pulley, Richard W  
Rubino, Frank  
Sanchez, Jose R  
Schwartz, Barbara J  
Siegel, Lewis A  
Simon, LeRoy J  
Simonelli, Nicholas M  
Smith, Edward I  
Soul, Mary Ellen  
Southwell, Donald G  
Stein, Jerome M  
Steinhauser, John  
Stewart, Daniel G

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.*

<b>NEWARK - continued</b>	Weiss, Martin Wilson, David Zehner, W A	<b>SECAUCUS</b>	Young, Thomas M	<b>NEW YORK</b>	
Walsh, William J Watson, William E Weimer, Linda M Weissner, Edward W Winters, Robert C Wong, Richard K Zaharuk, Stephen	Cryan, James J Fried, Martin Samaniego, Zenaida M			<b>ALBANY</b>	
<b>NORTH PLAINFIELD</b>	<b>PLAINFIELD</b>	<b>SHORT HILLS</b>	<b>UPPER SADDLE RIVER</b>	Altman, Kenneth Bluhm, William F Brown, Edward W Burns, William R Callahan, Robert J Candelario, Peter C Cook, Gerald R Devine, James L Golden, Walter C Haynes, Roscoe Heider, Michael J Hess, Morton B McLeod, Donald E Mikhail, Raouf G Nuding, Robert C Smith, Peter L, Jr. Weinstein, Max S	
Dittmer, Joseph H	Mohnblatt, Arnold S	Barnes, Bryce Bartlett, William N Cooper, Joel Leonard Cubello, Frank D Davi, Ronald J Dollinger, Ruth S Gundlach, Andrew A Kane, Adrienne B Klem, Walter Marshall, John D McQueen, Robert C Mellman, Richard J Neubarth, Neil W Olsen, James Rathgeber, Fredrick E Sartorius, Robert J Surrago, James Visner, Steven Mitchell Weller, Alfred O	Dershowitz, Harold N Dubin, Alan Jacob, Albert Jarka, John Kientz, Dorothy I Rosen, Anthony H	<b>VERONA</b>	
<b>OLDWICK</b>	<b>RAMSEY</b>			<b>WARREN</b>	
Bailey, Robert A	Cahill, James M Gillespie, Hugh Kalish, Daniel H Peck, Jonathan K Rosenberg, Max		Biller, James E Hartman, David G Kreuzer, James H		
<b>PARAMUS</b>				<b>ARDSLEY-ON-HUDSON</b>	
Kohlmann, Milton N	<b>RED BANK</b>		Harris, Bertha L	McAulay, Archibald H	
<b>PARSIPPANY</b>	Jamieson, J Rae			<b>BALDWIN</b>	
Campbell, George C Ford, Alan D Krauss, Russell H Lee, Jason M Mariano, Rocco A, Jr. Wiener, David A	<b>RIDGEWOOD</b>		Gold, Melvin L Perlstein, Philip M Schwartz, Steven B	Goldberg, Joseph	
<b>PEAPACK</b>	Fortuin, Henry J L Knies, Paul H Levy, Harris S Willemijn, Richard J			<b>BAYSIDE</b>	
Ciaraffo, Thomas Lunemann, Gerard J Skolnik, Richard S	<b>ROSELAND</b>			Einhorn, Martin A Pruslin, William G	
<b>PENNSAUKEN</b>	Chun, Keith J Cole, Janis Karen Crago, Richard D D'Andrea, Daniel A Douds, Bryn T Ericson, Arthur W Galt, Helen Goldman, Roy Greenlee, Harold R Hanrahan, John Edward Hickman, Herbert W Jungk, David H Kelly, Jeremiah Link, William P MacKinnon, Malcolm D McGovern, Diane Milnes, Esther H Sarnoff, Paul E Wetcher, Jacqueline H			<b>BAYVILLE</b>	
DeLuca, Epiphany A	<b>TEANECK</b>			Paghaccio, John A	
<b>PINE BROOK</b>	Miller, Julian M			<b>BELLEROSE</b>	
Corrao, M	<b>TENAFLY</b>			Lyons, Harold V	
<b>PISCATAWAY</b>	Arlinghaus, Clemens G			<b>BELLMORE</b>	
Alexander, William Bainbridge, Thomas G Becker, Franklin B Ben-Zvi, Philip N Fischbeck, C Lee Fisher, Wayne H Gulotta, Michael J Hadley, John W Hinrichs, Peter A Howland, Mark F Landstrom, Beverly G Lino, Richard A Lombardi, Robert J Moore, Robert R Nelson, R Terry O'Connell, Paul C Olson, Herbert B Onufre, Layne M Pearl, Marc B Ranade, Neela Ray, Otis C Reddington, Robert F Rothman, Allen J Sharma, Parmeshvar N Smith, Morton, Jr. Taylor, William Juan	<b>TRENTON</b>			Schloss, Eugene	
	Bittel, W Harold Boyajian, John H O'Neil, Mary L Roberts, Lewis H Royer, Alan F			<b>BINGHAMTON</b>	
	<b>UNION</b>			Bakos, Thomas L Baldwin, David B Bennett, Frank W Dunn, Melvin B Gately, John J. Jr. Hanna, Louis B Hirko, George E Larkm, James P Lynch, James M Mellema, James S Michael, John C Porter, William A Ryan, Allan W	
	Drumm, Lynda P Homza, Joseph Kent, Irwin I Pearlman, Bernard Wattenberg, Larry B Zeller, Lawrence Jay			<b>ALBUQUERQUE</b>	
	<b>ROSELLE PARK</b>			Bastian, Twila Koch, Robert B McCarter, William C Norton, David E Sterchi, Robert P Tompson, Schuyler W Turpin, James E	
	Sloat, Frederick P			<b>BELEN</b>	
	<b>RUMSON</b>			Feldmann, Kenneth F	
	Richards, Lorraine A			<b>LAS CRUCES</b>	
	<b>UPPER MONTCLAIR</b>			Gilbert, Harold	
	Greenstein, Michael R Kosloff, Herbert I				
	<b>SCOTCH PLAINS</b>				
	Dolce, Stephen F Scherb, Marvin A				

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*I LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***BRIARCLIFF MANOR - continued**

Howard, Robert C  
Macdonald, Jean M  
Millward, David M W  
Munz, Gilbert  
Nuesslein, William D  
Palazzo, Frank P  
Swotsky, Mark S  
Tagoff, Ronald  
Vaught, John E  
Wade, Roger C  
Zatorski, Richard T

**BRIGHTWATERS**

Ryan, John F

**BRONX**

Linquanti, August J

**BROOKLYN**

Attianese, Robert M  
Berne, David H  
Conrad, Florence  
Gould, William  
Halpert, Aaron  
King, James A  
Malament, Daniel  
Pennisten, John W  
Selbst, Ronnie

**BUFFALO**

Marino, James Francis  
Rowland, Vincent, Jr.  
Watkins, Le Roy T  
Wood, John W

**CEDARHURST**

Feldman, Martin F

**COPAKE**

Coleman, James F

**EAST MEADOW**

Gruson, A Allan

**EAST SYRACUSE**

Penniman, Kent T

**ELMSFORD**

Blackburn, Sandra L  
Liuzzo, Joseph

**FLUSHING**

Arvanitis, Ernest A  
Braden, Lucian J  
Kelly, Thomas J

**FOREST HILLS**

Leight, Grace  
Monsky, Morris

Weill, Dorance B

**GARDEN CITY**

Bould, John J  
Cleary, William T, Jr.  
Cullinane, Donald G  
Greenberg, Jack  
Lohse, Rudolph M  
Manousolf, James  
Margolin, Valerie I.  
Marra, Mario J  
Mitchem, Kenneth D  
Sussman, Alexander

**GLENS FALLS**

Lawson, Harold R

**GREAT NECK**

Clar, Marc S  
Gerardi, Loretta A  
Krieger, Raymond B

**HARRISON**

Allan, William  
Lester, David

**HAUPPAUGE**

Bauer, John J

**HEMPSTEAD**

Schwarz, Joseph A

**HICKSVILLE**

Meyer, Frederick W

**HUNTINGTON**

Johnstone, Robert M.  
Jr

**ISLAND PARK**

Meyers, Ronald

**JAMESVILLE**

Goldberg, David

**JERICHO**

Bonneville, William D  
Burstein, Richard B  
Feller, Benjamin E  
Gasas, Donald B  
LoGuercio, Stuart F

**KATONAH**

Schneiker, Henry C

**KERHONKSON**

Ruchlis, Elsie

**LARCHMONT**

Thompson, Allen B

**LYNBROOK**

Calby, John W  
Greene, Edward  
Menkes, George H  
Shulman, Richard A

**MANHASSET**

Kahn, David J

**MASSAPEQUA**

Skelding, Albert Z

**MASSAPEQUA PARK**

Rabenau, Philip A

**MELVILLE**

Savasta, Anthony J

**MERRICK**

Martin, Henry J

**MINEOLA**

Cook, Edwin A

**MOUNT KISCO**

Guarnera, Robert E

**NEW HYDE PARK**

Warren, Larry

**NEW ROCHELLE**

Brodie, Norman  
Gaines, Nathaniel  
Miller, Scott D  
Rosenthal, Saul  
Smick, Robert L

**NEW YORK**

Abramson, Steven J  
Abzug, Robert G  
Adams, Mary  
Hardiman  
Addiego, James P  
Ahn, Samuel N  
Alenik, Bernard  
Ahn, Steven I  
Allan, Harry E  
Allen, Barbara J  
Allen, Dale  
Allen, Henry G  
Alpert, Frank J  
Amodeo, Anthony  
Andersen, Robert W  
Anderson, Gerald A  
Anderson, Henry J

Angle, John C  
Antliff, John C

Antsis, Susan J

Arvanitis, Robert

Arvin, Leo

Asch, Nolan E

Ascher, Robert W

Athanasiades,

Theodossios

Attwood, James A

Babbit, Albert E

Bader, Lawrence N

Bald, Barbara

Banfield, Carole J

Barham, Thomas C,

III

Bartimer, Herman

Bartlett, Dwight K, III

Bateman, D H Samuel

Baum, Richard L

Baus, Robert D

Beattie, Nora M

Beauchamp, James R

Beck, Richard K

Becker, Murray L

Bednar, Robert J

Beer, Albert J

Behan, Donald F

Beirne, James A

Bellafiore, Leonard A

Belvin, William H

Bennett, Doris J

Berger, Neil S

Bergman, Barney

Berin, Barnet N

Bernardi, Richard P

Bernstein, Agnes

Bernstein, Larry

Betz, Edwin H

Bevilacqua, William L

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, Peter J

Borger, Sol J

Borghese, Marianne

Borton, Douglas C

Bradford, John A

Brady, George V

Brandes, Mark

Brandes, Mark I

Braskett, Ralph J

Bravmann, Claude S

Brennan, Jeremiah T

Briggs, Philip

Bright, Henry

Brinster, Donald W

Brochu, Robert A

Brown, Leonard G

Brown, Mary Ann

Brownstein, Henry

Brunini, Alexander D

Buck, Frank J

Buckheit, William E

Budd, George I., Jr.

Buff, Joseph J

Bullock, Venita L

Burdulis, Paul B

Burger, George

Burgin, David  
Cadorine, Arthur R  
Cameron, Patricia  
Canlas, Sonia B  
Carey, James J  
Carroll, Charles  
Carter, Warren A  
Cautin, Murray  
Cavallo, Dominic  
Cavanaugh, Thomas J  
Ceglia, Edward A  
Cello, Anne  
Cellini, Michael J  
Ceppos, Gary Howard  
Chakrabarti, Asutosh  
Champ, Michael E  
Chan, Lau C  
Chandler, Saul R  
Chen, Raymond T  
Cherry, Harold  
Chesner, Mark Alan  
Chou, Philip S  
Ciapas, Henry A  
Ciamello, Dominick A  
Cirkiel, Robert E  
Claire, Donna Rose  
Claire, Martin R  
Clark, Debra Ann  
Clement, Charles J  
Clyne, John M  
Coddington, Alan W  
Colc, John M  
Coleman, Cyril J, Jr  
Colletti, June R  
Collins, John C  
Colton, Richard A  
Conger, Patricia J  
Connelly, Brendan R  
Connors, James J  
Conta, Richard V  
Conwill, Stephen H  
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  
Crisp, Robert C  
Cronin, Lynn  
Cronquist, Neil R  
Croot, Darrel J  
Crosson, William H,  
III  
Cumming, John B  
Cundy, Richard M  
Curley, Mary Ellen  
Curran, Virginia  
Cuzzacre, Denise Q  
Cyrulnik, Steven  
Damia, Andrew P  
Daniels, David A  
Dannecker, William  
Davidoff, Drew S  
Davis, Edward H  
Davis, Robert  
Deckinger, Matthew G  
Degann, A David  
Deitsch, Aaron  
Delon, Merrill S  
DeMilio, Joseph  
De Meyere, Dolores

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## I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.

**NEW YORK - continued**

De Monte, Arnold  
Mark  
Denman, Martin Aaron  
de Palo, Armand M  
DeRubeis, Carmine  
Peter  
Deutsch, Robert V  
Diamond, Stephen D  
Dice, William F  
Dickler, J Martin  
Dickstein, Morton M  
Dineen, Terrence John  
Dondero, Arlene  
Donnelly, Vincent  
Thomas  
Dorf, Stanley A  
Dorfman, David R  
Dorfman, Eugene F  
Dorman, Arnold M  
Dorn, Kirk L  
Douglas, Frank H  
Downard, Douglas F  
Doyle, Terrance A  
Dreher, William A  
Drinkwater, William H  
Driscoll, Francis T  
Duffy, Pamela J  
Duperreault, Brian  
Eagelfeld, Howard M  
Eddy, Arthur C  
Edelstein, Hermann  
Edenbaum, Barry  
Ehlbeck, Guy Louis  
Ehrhardt, John W  
Fhrlich, Warren S  
Eisenberg, Phillip A  
Fisner, Morris  
Elkin, Jack M  
Ellwanger, James M  
Emmer, Alan Mark  
Emmons, Winfred S,  
III  
Eng, John Gan  
Eng-Seto, Hor Fay  
Epstein, Aaron M  
Epstein, Nathan H  
Faber, James A  
Faga, Doreen S  
Fagan, Janet L  
Fagan, Vincent F, Jr  
Fanelli, Frank A  
Farb, Edward I  
Feehan, Michael G  
Feehey, Raymond M  
Feinberg, Melvin J  
Feingold, Joel S  
Feldman, Martin  
Feldtmose, John N  
Ferguson, Thomas  
Fernandez, Eladio M  
Feuer, Philip J  
Fine, Howard J  
Fineman, Marvin D  
Finkenberg, Frank F  
Finn, Peter J  
Finster, John N  
Fishman, Ira F  
Fishman, Steven  
Fitzpatrick, Richard H  
Flagg, David M  
Fluhr, Howard  
Foster, Solveig A  
Fowler, Thomas W  
Frank, Michael W  
Franklin, Annemarie

Franz, Lorraine M  
Frey, Gerold  
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  
Caioni, Roger B  
Gailley, Bernard J  
Gallagher, Robert R  
Gallo, Michael G  
Gammill, Glen M  
Gamzon, Sheldon  
Garber, Harry D  
Gardiner, James B  
Garfield, Ralph  
Gargiulo, John  
Garrett, Harper L, Jr.  
Gavriky, John D  
Gee, Kin K  
Gelles, Manuel  
Gelman, David Michael  
Germond, Arthur  
Giambò, Robert A  
Gibbs, Richard L  
Giegerich, William E,  
Jr.  
Giesinger, Ronald P  
Gilbert, J Nathan  
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, Terry L  
Golden, Jerome  
Goldfarb, Irwin H  
Goldfinger, Solomon  
Goldman, Ellen R  
Goldstein, Alice B  
Goloub, Valentine  
Gordon, Neil B  
Gotlieb, Leon R  
Gottstein, Adolph John  
Grabel, Lawrence  
Grady, David J  
Grady, John H  
Grant, Dale B  
Grant, Frances  
Gravitz, David H  
Greaton, James P  
Greely, Charles  
Greenberg, Allan D  
Greene, Thomas A  
Grefig, James J  
Grippa, Anthony J  
Gross, Joseph A  
Gross, Jules  
Gruber, Charles  
Gubar, Albert  
Gubbay, Keith  
Guiliana, Joseph V  
Guinn, Patricia L  
Hachemeister, Charles A  
Hagstrom, Dale S  
Hall, James A, III  
Halpert, Harvey  
Hammer, Sidney M

Hamrick, Jane L  
Haner, Walter J  
Hanson, J Ross  
Hanson, Kathleen  
Harrington, Donald P  
Harrington, Jan R  
Harris, Daniel S  
Hart, Gilbert W  
Hauser, Frederick P  
Haws, Robert Samuel  
Haynes, Garry L  
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  
Herman, Steven C  
Herzog, Austin L  
Heyde, Ernest R  
Hibberd, William J  
Higgins, Barbara  
Hill, Norman E  
Hobart, Gary P  
Hoch, Ira J  
Hochheiser, Myron  
Hodes, Douglas M  
Hoffman, Richard H  
Hogan, Joseph J  
Holloway, Robin G  
Horbatt, William R  
Horowitz, Bertram A  
Horowitz, Mark D  
Hruska, Robert  
Huber, Thomas R  
Hutter, Heidi E  
Hwang, Li Hwan  
Hynes, Robert J  
Imperato, Richard A  
Ingui, Silvio  
Ireland, John G  
Isenberg, Bernard  
Jaeger, Richard M  
Jared, Calvert A, II  
Jensen, Ralph  
Johnson, Delmar R  
Johnson, Warren  
Jones, Nathan F  
Jordan, Robert H  
Juncja, Diljit S  
Justin, Judith  
Kabele, Thomas G  
Kalish, Mitchell Allan  
Kaliski, Alan E  
Kallop, Roy H  
Kalinberg, John F  
Kaminetzky, Dr. Lee  
Kane, Howard L  
Kaplan, Arnold M  
Kaplan, Barry  
Kaplan, Michael H  
Kapner, Joanna M  
Karlin, Michael J  
Katcher, Anne M  
Katcher, Mitchell R  
Kaufman, Alain M  
Kazanjian, Agnes  
Kazin, Iris H  
Keating, Jacqueline M  
Keene, Kenneth K  
Keller, Peter J  
Kelly, Anne  
Kelly, Karen M

Kemble, James W  
Kerrigan, William D  
Kessler, Steven  
Kheel, Brian S  
Kiernan, William J  
Kim, Yung-Chai  
King, Thomas O  
Kipnis, Roni S  
Kirschenbaum, Anna L  
Kissel, Jeffrey Allen  
Klaristenfeld, Harry I  
Klayman, Earl  
Klein, Nancy W  
Klein, Ronald L  
Kollar, John J  
Kolodny, George  
Kowalchuk, Theodore J  
Kra, Dr Ethan E  
Kraushaar, Charles W,  
Jr.  
Kreuter, Peter S  
Krinsky, Robert D  
Krosky, David  
Krosky, Michael  
Kruse, Brian W  
Kurtler, Michal Bauer  
L'Abbate, Salvatore A  
Lacetti, Nicholas J  
Lake, Richard A  
Lancaster, Edwin B  
Lane, Edward C  
Lange, Jeffrey T  
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  
Leblond, Richard M  
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  
Licht, Peter M  
Liddle, J Thomas  
Linden, Orin M  
Lindsay, Robert L  
Lino, Richard  
Lippman, Robert G  
Lo Cicero, Joseph A  
Lockwood, Donald A  
Loeffel, Carl L  
Lofgren, Eric P  
Lombardi, Lynne-  
Annie  
Lomicky, Robert A  
London, Howard J  
Loring, Denis W  
Lovaglio, George M  
Lubarsky, Leonard S  
Lukan, Edelbert  
Lynch, Robert R  
Lyons, Frank J  
Mactas, Edward Scott  
Magyar, Joel C

Mah, Susan E  
Mahoney, Michael J  
Maier, Donald B  
Malkin, Debra K  
Mandeville, Grace A  
Mantel, Jeffrey Hunt  
Manzar, Salim  
Margulies, Simche  
Margus, Paul  
Marino, Charles A  
Marshall, W Lysle  
Marx, Richard B  
Mashitz, Isaac  
Masiello, Adelaide  
Massa, Michael  
Matray, George  
Anthony  
Maull, Robert W  
Maxwell, Michael J  
Mayer, Jeffrey H  
McCarthy, Daniel J  
McCarthy, John T  
McCluskey, Peter V  
McCrosson, Thomas A  
McDaniel, Gail Polly  
McGarrity, Edward C  
McGrath, Franklyn J  
McGrath, John J  
McIntyre, Jane  
McLaughlin, Walter J  
McMahon, Margaret  
McManus, Michael F  
McNamara, Daniel J  
McNicholas, James P  
McVity, Leonard H  
Mebes, Jennifer Mary  
Melnikoff, Meyer  
Menkes, Douglas  
Merenstein, Arnold I  
Meyerson, Hyman  
Mezei, Leonard  
Middleton, Richard A  
Miller, E Sherry  
Miller, Morton D  
Miller, Philip D  
Miller, Walter N  
Millman, Gerald M  
Mills, Alan L  
Minor, Norman R  
Mislavsky, Hector H  
Mitchell, Thomas J  
Modar, Jacques C  
Model, George D  
Mohun, Beryl S  
Moller, Karl G  
Molof, Robert W  
Montenegro, Jose C  
Montesano, Gary Louis  
Moore, Ronald C  
Moran, Joseph W  
Morrow, Jay B  
Moses, Stephen B  
Mower, Philip C  
Mowery, Brent Michael  
Muller, Robert G  
Mundi, Bhajan S  
Munic, Theodore H  
Munro, Gordon J  
Murphy, Karen A  
Murphy, Richard  
Conrad  
Murphy, Robert  
Murphy, William F  
Murphy, William M  
Nader, John G

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Nadler, Herbert  
 Nagler, Stewart G  
 Nakagawa, Yoshitaka  
 Nearpass, David C  
 Neiderfer, Michael F  
 Nelson, Bruce Norton  
 Neuhauser, Frank, Jr.  
 Newman, Steven H  
 Newville, Benjamin S  
 Nichols, Charles A, III  
 Nick, William  
 North, Joseph O  
 North, Robert C, Jr.  
 Norton, Thomas E  
 Novik, Jay A  
 Nussbaum, David  
 Ogden, Dale F  
 O'Grady, Francis T  
 Ohman, Carl R  
 O'Keefe, Richard E  
 Olivieri, Michael G  
 Olsen, Cande  
 Orenshem, Herbert  
 Orlowicz, Charles Paul  
 Ostuw, Richard E  
 Overend, John J  
 Owens, Richard F  
 Oxley, John E  
 Packer, Bernard  
 Paddon, John W  
 Pado, Michael W  
 Palace, Michael  
 Palmer, Gerard G  
 Paryzer, Allen  
 Pasternack, Harvey  
 Patrik, Gary  
 Pavel, David  
 Pearson, Margaret C  
 Pepper, Martin  
 Perrine, Daniel E  
 Peters, Lawrence R  
 Petersen, Jerry T  
 Peterson, Stephen G  
 Petlick, Steven  
 Peysy, Paul M  
 Phillips, Robert C  
 Piano, Jon M  
 Pilewicz, Paula M  
 Pinto, Emanuel  
 Poland, Jeffrey D  
 Poleyeff, Jacob  
 Ponzini, John J  
 Poortvliet, William G  
 Pope, Roberto E  
 Potts, Grier D  
 Prevosto, Virginia R  
 Punchin, Juan F  
 Purnell, Harry S, III  
 Qualia, Louis A  
 Quesada, Ann Rachel  
 Quesada, Antomo  
 Patrick  
 Quintano, Richard A  
 Rabinowitz, Steven M  
 Rachlin, Robert  
 Ramanujam, Srinivas  
 Ramsey, Clark A  
 Randall, Robert J, Sr  
 Rapps, Larry  
 Raskin, Richard S  
 Reale, Robert J  
 Reed, Edith T  
 Reich, Sheldon  
 Reilly, Michael G  
 Remick, Robert M

Renner, H John, Jr.  
 Reynolds, John J  
 Richter, Anthony B  
 Riddle, Jeremiah R  
 Rife, N Hollis  
 Riff, Mayer  
 Riley, C Ronald  
 Rizzuto, Paul A  
 Robinson, Paul D  
 Rocca, George J  
 Rodolfo, Ma Rosario S  
 Roeser, Kirk G  
 Rog, Howard  
 Rogawski, Paulina  
 Rohda, Rodney R  
 Rohlfs, A Frederick,  
 Jr.  
 Rosalie, Joseph A  
 Rosalsky, Robert B  
 Rosen, Howard L  
 Rosenberg, Sheldon  
 Rosenthal, Irving  
 Rosini, Harold L  
 Ross, E Chadwick  
 Roth, Lewis P  
 Rothy, Gary H  
 Rotkowitz, Irving P  
 Rubel, David  
 Rubin, Eric S  
 Rubinstein, Seymour  
 Rubsam, Joseph L  
 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  
 Sanz de Soto, Julia T  
 Sapora, Joseph K  
 Sardelis, John  
 Savasta, Neil J  
 Schadel, William A  
 Scharbach, Robert C  
 Scher, Edward  
 Scher, Jerrold R  
 Scherr, David E  
 Schmidt, Neal  
 Schmidt, Rene H  
 Schneider, Chester R  
 Schof, John A  
 Schor, Mark  
 Schulman, Justin  
 Schwartz, Jesse M  
 Schwartz, Jonathan  
 Schwartz, Sharon  
 Schwartzman, Joy  
 Andrea  
 Segal, Donald J  
 Seglem, Kevin A  
 Selles, Robert H  
 Seltzer, Frederic  
 Seymour, John H  
 Shalack, Theodore J  
 Shapiro, Martin  
 Sherman, Harvey A  
 Shewan, Andrew F  
 Shields, Monica  
 Shlesinger, Samuel B  
 Shumrak, H Michael  
 Shur, Walter  
 Siegel, Henry W

Silberstein, Benny  
 Silberstein, Morris J  
 Silkes, Lawrence  
 Silva, G Stephen  
 Silverman, Janet K  
 Silverman, Roslyn  
 Simon, Robin B  
 Sivin, Burton A  
 Shipowitz, Michael  
 Sloan, Thomas D  
 Slotnick, Ira  
 Smith, Alexander J C  
 Smith, Barry V  
 Sobel, Harvey  
 Sohn, William J  
 Sorrentino, Steven G  
 Spafford, Dan R  
 Spigal, Jerauld G  
 Spooner, Forrest Allen  
 Sproule, Michael E  
 Staats, Dean R  
 Stadler, Elisabeth  
 Stanton, Ming H  
 Starr, Jeremy  
 Stashin, Philip D  
 Stavsky, Louis E  
 Stein, Joan Berkman  
 Steiner, Elliott Mark  
 Steinig, Stephen N  
 Stenson, Richard M  
 Stephan, William J  
 Stergiou, Emanuel  
 James  
 Stout, Alberta  
 Strassberg, Leshe  
 Stricker, Irwin J  
 Strum, Eugene R  
 Suggs, Warren P  
 Sung, Kihong  
 Sunila, Thomas D  
 Swope, Carl S  
 Tananbaum, David J  
 Tandul, Leonard E  
 Taranto, Joseph  
 Teich, Howard I  
 Teiler, Art  
 Teitelbaum, Naitali  
 Tenenbein, Aaron  
 Terhune, Harry, Jr  
 Thacher, Charles  
 Thompson, John S, Jr.  
 Thompson, Kevin B  
 Tilley, James A  
 Tinney, Douglas H  
 Tobin, Vincent M  
 Tomlinson, John W  
 Tornay, George F, Jr.  
 Torrance, Selwyn  
 Tortorella, Gerald J  
 Toussaint, Robert C  
 Traub, Raymond P  
 Trawinski, Robert  
 Tribich, Leonard  
 Trotta, George B  
 Tucker, Richard J  
 Tuohy, Michael R  
 Ullman, Richard F  
 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

Venturi, Marsha R  
 Villa, Bernard J  
 Visner, Laurie Helene  
 Vogel, Julius  
 von Geldern, Robert H  
 Waaser, George T  
 Waldman, Robert H  
 Walker, Roger D  
 Wall, Robert H  
 Wallace, Robert E  
 Wallach, Bruce L  
 Wallerstein, James W  
 Walsh, Thomas G  
 Walter, Alfred A  
 Walters, Larry Dean  
 Walters, Michael A  
 Warner, Margaret M  
 Warshawchik, Jack Y  
 Wasserman, David L  
 Weil, Max

Weinberg, Sandra  
 Weinberger, Solomon A  
 Weinstein, Martin A  
 Weinstock, David B  
 Weiss, Herbert  
 Weissman, Martin J  
 Welch, Robin B  
 Wendt, Edward G  
 Whimpey, Dennis J  
 White, Jonathan  
 White, Stephen E  
 Whitman, Mark  
 Widmer, Ransom H  
 Wiederhold, Susan J  
 Wilde, Peter R  
 Williams, John Harry  
 Wilhg, Timothy J  
 Wilson, Charles E  
 Wilson, Ronald L  
 Wiltse, Larry B  
 Windwehr, Debra R  
 Winterfield, Michael  
 Wolkoff, Claire L  
 Woodman, Harry A  
 Woods, Patrick B  
 Wooley, Jonathan L  
 Yackel, David A  
 Yanis, David  
 Yau, Joseph W S  
 Yee, Evelyn L  
 Young, Melville J  
 Zaeh, Donald E  
 Zaret, Frank  
 Zeppetella, Anthony J  
 Zimmerman, Leonard B  
 Zolla, Gerald  
 Zomberg, David E  
 Zwilling, Paul R

**PITTSFORD**  
 Groot, Steven L  
 Longaker, Leslie W

**PORT**  
**WASHINGTON**  
 Longo, Frank J  
 McCoy, John S  
 Sibigroth, Alan W

**POUGHKEEPSIE**  
 Towne, Alanson

**PURCHASE**  
 Fox, Michael P  
 Katz, Gerald L  
 Levine, Kenneth  
 Murdock, Richard C  
 Ronda, Robert  
 Schilmeister, Barry M  
 Wilens, David P

**ROCHESTER**  
 Brigade, Harold R  
 Everett, John F  
 Forester, P William  
 Gallagher, Michael A  
 Johnson, Charles N  
 Kanitkar, Yeshwant G  
 Phelps, Kathleen A  
 Tocynski, Robert A  
 Toher, Thomas

**ROCKVILLE**  
**CENTRE**  
 Feay, Dallas H  
 Gallo, Victor A  
 Ghckman, Morris A  
 Vietor, Carl F

**ROSLYN HEIGHTS**  
 Kole, Morris B  
 Rodway, Linda

**RYE**  
 Allstrom, H Willard  
 Goetsch, Clifford  
 Johnston, Ernest B  
 Laing, I Gordon M

**SCARBOROUGH**  
 Wooddy, John C

**SCARSDALE**  
 Miller, Craig A

**SOMERS**  
 Harwayne, Frank  
 Hewitt, Charles C, Jr.

**OCEANSIDE**  
 Wiebke, Harold G

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***STATEN ISLAND**

Fafian, Joseph, Jr  
Roscoe, William W

**SYRACUSE**

Boyea, Bruce W  
Braun, Sharlene Tracy  
Feury, Theodore P, Jr.  
Heaton, Gerald D  
Maves, Donald P  
Moroney, Richard  
Panels, Damon  
Phillips, Nicholas Joseph  
Schultz, Alan R  
Slaby, Edward J  
Spina, Vincent F  
Tretowicz, Richard A

**TARRYTOWN**

Clapper, Franklin C, Jr.  
Osterman, Herbert W

**UNIONDALE**

Koch, Joseph J

**UTICA**

Dodd, George T  
Young, Robert G

**VALATIE**

Schmidt, William H

**WEST ISLIP**

Lattanzio, Steven P

**WHITE PLAINS**

Andersen, Theodore F  
Dwyer, Robert E  
Fry, Carolyn A  
Gensler, David I  
Jackson, James M  
Lebenson, Robert D  
Marks, Robert P  
Miller, William M  
Pike, Morris  
Schaffer, Barry H  
Small, Howard J  
Wiesner, Michael I

**WOODBURY**

Colton, Edward H  
Kapur, Vishwa N

**YONKERS**

Johansen, Robert J

**YORKTOWN HEIGHTS**

Doyle, John M

**NORTH CAROLINA****BERMUDA RUN**

Moorhead, Ernest J

**CHAPEL HILL**

Boyer, John F

**CHARLOTTE**

Bartlett, John W  
Criter, Rex L  
Edmonds, Joseph M  
Lee, J Tyler  
Limpert, John J  
Samples, Stanley C  
Sanford, Cynthia Y  
Spellman, Peter J  
West, Lane B  
Wilson, Keith M

**DURHAM**

Bennett, Noah H, Jr.  
Blanton, William W, Jr.  
Dilts, Charles R  
Dunn, Charles W  
Gupta, Om K  
Morris, Larry D  
Shipp, J Martin  
Sims, Ronald F  
Spaulding, Asa T  
Umstead, Richard D

**ETOWAH**

Escott, Francis H

**GASTONIA**

Frost, Eugene H

**GREENSBORO**

Bagwell, W Ray  
Billman, Elmer  
Davis, Joe E  
den Boer, Heinrich A  
Eason, Clifton W  
Edens, William Roderic  
Fleming, Barton G  
Frye, H Ted  
Fuller, Brian J  
Greene, Mark J  
Hall, Sherrill G  
Hiles, Andrew H  
Hinsdale, Kenneth P  
Howard, Willis B, Jr.  
Jackson, Edgar M  
Johnson, Susan Lowe  
Jones, Richard J  
Leonard, Wilford A  
Marsh, Walter C  
Martinelli, Robert O  
Meier, Carl E  
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

HENDERSONVILLE  
Corbett, Richmond M

**RALEIGH**

Bergin, James L  
Bertram, John C  
Copenhaver, Gary S  
Eggleson, Joseph B  
Fuller, Russell M  
Humphrey, Vann H, Jr  
James, Walter Louis  
Leiser, Richard Walter  
McHugh, Ronald J  
Penick, R Douglas  
Pirotte, Deborah A  
Pittman, David B  
Separk, Wharton G  
Steele, Ernest C  
Stewart, O Conrad  
Stone, Clifton Arthur  
Wall, Sarah F  
Woolery, James G  
Woolery, James M

**TRYON**

McClintock, Henry L

**WHISPERING PINES**

Boermeester, John M

**WINSTON-SALEM**

Anderson, Alf H  
Beardsley, Charles M  
Bolin, Madge E  
Booke, Samuel Lewis  
Brickhouse, Robert Blaine  
Brumbach, John W  
Chapman, Peter F  
Cutlip, William C  
Foster, Robert William  
Freden, K Eric  
Garland, Frederick J, Jr  
Grantier, John W  
Harker, Carlton  
Loftis, John M  
MacKeen, W Duncan  
Moore, Charles D  
Myatt, Robert W  
Odell, W H  
Parrish, Henry T  
Potter, Robert A  
Sakel, William P  
Shugart, Edward R  
Slate, Marvin L, Jr.  
Vance, Randolph N  
Vaughn, Roger L  
Whitley, Charlie T  
Wilson, James C

**ZINZOW, Lee A****NORTH DAKOTA****BISMARCK**

Fix, Michael L  
Kaur, Alan F  
Vanderscoff, David P  
Young, Ralph E

**FARGO**

Bale, Mark H  
Bergstrom, David A  
Bjorgan, Roger J  
Haakenstad, Dale L  
Hallquist, Roger W  
Larson, Graham John  
Leno, Steven C  
Smith, James R  
Weideman, Janine L

**OHIO****AKRON**

Jacobson, Martin Dale  
Kaufmann, Christie W

**BEACHWOOD**

Kieser, Manfred B

**CALDWELL**

Tolman, John

**CINCINNATI**

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  
Breeze, William H  
Brockmeier, Donald R  
Burridge, David Michael  
Busche, George R  
Bussewitz, Stephen L  
Cecil, John D  
Cook, David William  
Cook, W Gilbert  
Cowan, Paul C  
Crowe, Nancy R  
Cumming, Richard  
Cuni, Sally W  
Doellman, John Linn  
Dolan, Ronald J  
Dutson, Patrick A  
Eason, Thomas F  
Goggin, Robert  
Hambrick, Kristal E  
Hayes, Rea B  
Heibert, Ronald G  
Hummel, Thomas J

Hussey, Stephen G  
Hutchinson, Carroll R  
Jacobs, Terry S  
Johnson, Charles E

Kaplan, Donald W  
Kelly, Martin K  
Kidd, Robert M

Kryvicky, Robert C  
Kuhn, Jeffrey P

Lyons, Harold V, Jr.

MacVeagh, Patrick J

Madar, Paul Joseph

Mays, Walter J

McAllister, Jerry R

McElhaney, Stephen T

McMahon, Charles W

Miller, Allen H

Miller, J J

Miller, James I

Millman, Russell L

Minwalla, Farhad K

Moran, Edward G

Neal, William E

Nemann, Robert

Nienhuis, Marianne C

Palm, Robert G

Parks, Dorn A

Russo, Josephine A

Schaeffer, Bernard G

Schellpeper, Gene H

Shipley, Hugh

Sikic, Ante B

Stover, J Karl

Strenk, Richard E

Teague, T Kerry

Thompson, Donald A

True, Wendell C

Vath, Robert A

Vesely, Debra Jean

Walmsley, Howard C

Walsh, James P

Wright, Carl B

Yeary, Paul D

**CLEVELAND**

Badertscher, Carol L

Balbin, Ronald J

Bell, David G

Berendt, George J

Brakey, Lucinda P

Conrad, Jean G

Convery, James R

Cooper, Keith H

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

Gewirtz, Paul A

Hansen, Charles J

Harris, Samuel D

Hawn, Jerry M

Hoffman, Jeffrey S

Hubler, Nancy J

Iammarino, Joseph

Johnson, Rodger

Kass, David R

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 Kuendig, William N, II  
 Lavarack, Patricia A  
 Libman, Michael I.  
 Mayer, Duane L  
 McCall, Thomas R  
 Mimiello, John N  
 Moore, John B  
 Napoli, William, Jr  
 Nelson, Mary D  
 Ostuw, Richard  
 Parks, Leroy B, Jr.  
 Reynolds, John A  
 Robertson,  
   Christopher G  
 Rosen, Kenneth R  
 Rosenbaum, Jean R  
 Schrank, Rosalyn L  
 Silverman, Martin  
 Simms, Clifford R  
 Starr, Susan H  
 Swiatkowski, Martin J  
 Weiss, Richard A  
 Whelchel, Susan Parry  
 White, John G, Jr.  
 Wiese, Theodore O, Jr.  
 Williams, Jack C  
 Wright, William S

**COLUMBUS**

Albright, William R  
 Barnes, Galen R  
 Benson, Michael  
   Joseph  
 Blattner, Gary L  
 Bonvallet, Kenneth  
 Bouska, Amy S  
 Brock, James E  
 Brown, Robert B  
 Cheetham, McClain  
 Cochran, James G  
 Desai, Pratiksha A  
 De Young, James R  
 Duncan, David S  
 Easley, Matthew S  
 Ellis, Greg E  
 Eyre, Harry C  
 Feay, Maurice F  
 Flint, John H  
 Flury, Jack M  
 Fries, Edward S  
 Furian, Alan R  
 Galloway, Harvey S, Jr  
 Garvey, Ernest Lyle  
 Gath, Philip C  
 Gosnell, Jeffrey E  
 Greene, Curtis D  
 Greff, Herbert D  
 Grohs, Jeffrey P  
 Hodges, Stephen Paul  
 Howarth, John I  
 Hulet, Gary R  
 Hunt, Ronald E  
 Hycklak, Richard James  
 Jeggle, David A  
 Jerabek, Gerald J  
 Johnson, Larry D  
 Kanney, James R  
 King, Edwin H  
 Knilans, Kyleen  
 Kuba, Robert J  
 Kuhlmann, George H,  
   Jr.  
 Lindsay, Bruce G

Line, Russell A  
 Lively, David L  
 Marakas, John L  
 Massey, John B  
 Matulich, Edward J  
 McDaniel, Jeffrey D  
 Moushey, Nora E  
 Munro, Richard E  
 Parker, Curtis M  
 Petrelli, Joseph L  
 Pitomak, Marc F  
 Pruitt, LeRoy  
 Raach, Frederick E  
 Raiford, James Philip  
 Reed, Harold Lee  
 Reed, L Alwilda  
 Rink, Richard G  
 Ruth, Oscar E  
 Schaeffer, Bruce D  
 Sedlak, Stephen A J  
 Smith, Jeffrey L  
 Spilker, Mark E  
 Turner, Philip C  
 Walker, David M  
 Weaver, Charles D  
 Wendt, Richard K  
 Wiseman, Michael L  
 Zink, S Vincent

**DAYTON**

Adams, Thomas P  
 Gayda, Joseph J  
 Hopkins, Harry V  
 Radach, Floyd R

**DUBLIN**

Gesler, William L  
 Jolley, Richard L  
 Reilly, G Emerson

**EUCLID**

Avalon, Geraldine D  
 Cavell, David J

**FREMONT**

Otermat, Scott C

**PARMA**

Romeo, Joseph T

**ROCKY RIVER**

Hsieh, Ming-Shan  
 Schryer, Thomas  
   Gordon  
 Skoczen, John E  
 Teplitz, Marvin S  
 Wargo, Richard S  
 Wilneff, Leon B

**SHAKER HEIGHTS**

Weiss, Willard A

**SPRINGFIELD**

Haberstroh, Jon A

**TOLEDO**

Whelan, Catherine H N  
**VAN WERT**  
 Inkrott, James G  
 Steinen, Phillip A

**WESTERVILLE**

Eyers, Robert G

**WESTFIELD CENTER**

Calahan, Glen R  
 Marker, Joseph O

**WESTLAKE**

McKee, William W  
 Parsons, John R

**WORTHINGTON**

Griffith, Robert W  
 Hughes, James A  
 Jacob, John E  
 Jones, Alvin L  
 Link, James E  
 Scrase, Floyd W, Jr.

**WYOMING**

Schneider, Charles W

**OKLAHOMA****OKLAHOMA CITY**

Bingham, Alfred A, Jr.  
 Blobaum, Gene A  
 Byrne, Ronald J  
 Crawford, John P  
 Dean, Joseph  
 Dozier, R William, Jr.  
 Jones, Frank C  
 Litchenburg, Alfred L  
 Nelson, Lyle E  
 Norris, Robert M  
 Ross, Michael Lowell  
 Schneeberger, Charles M  
 Shepherd, Warren L  
 Shumate, Michael A  
 Stone, Frank P  
 Turner, Roderick E

**TULSA**

Atkinson, David B  
 Cummins, Thomas E  
 Hamilton, Robert A  
 Mengel, Carlton H  
 Michalcik, Joseph  
 Pettersen, Herbert C

**OREGON****ASTORIA**

Adams, J Ross

**LAKE OSWEGO**

Griffin, Frank L

**PORLTAND**

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  
 Gill, James F  
 Gilman, Paul H  
 Hansen, Eric Main  
 Hardin, Robert B  
 Hart, Paul C  
 Hedford, Thomas O  
 Heintzberger, Edward H  
 Hirschkron, Gary W  
 Holden, Douglas C  
 Johnson, Mark O  
 Klicker, Max  
 Kuipers, Philip  
 Ledbetter, Kim W  
 Lucas, Oscar Madison  
 MacPhail, Jack D  
 McCrory, Robert T  
 Meyer, Robert E  
 Monaghan, Dennis M  
 Pearson, John S, Jr.  
 Pearson, Margaret E  
 Pearson, Patricia M  
 Pryor, Robert A  
 Reed, James Lowell  
 Richen, Forrest A  
 Roberts, Wayne V  
 Setterberg, Donna M  
 Spitznass, Richard B  
 Stearns, Bernice E  
 Stonewall, Alan J  
 Timpe, Ronald E  
 Toy, Gerald G  
 Vedvyas, Vinod  
 Whiteley, Benjamin R

**RHODODENDRON**

Rathbone, Nathanael

**SALEM**

Davis, Edward E  
 Howatt, F Frank  
 Mill, Ralph A  
 Turner, Catherine R

**PENNSYLVANIA****ABINGTON**

Patrylak, Stephen  
 Reeder, Marie H  
 Reeder, W Rodman

**ALLENTOWN**

Baum, James H  
 Hackman, Patricia W  
 Sekol, Randee William

**AMBLER**

Smith, Robert H

**ARDMORE**

Gross, Daniel J

**ARENDSVILLE**

Wright, Byron

**BALA-CYNWYD**

Klose, Charles J  
 Leboffe, Cosmo A

**BERWYN**

Hutcheson, John D

**BETHEL PARK**

Stroh, Ethan

**BETHLEHEM**

Morgan, Madison C

**BRYN MAWR**

Pollack, Robert  
 Rickards, Charles E

**CAMP HILL**

Cohen, Robert E  
 Daubenmier, Steve R  
 Horst, Robert J

**CONSHOHOCKEN**

Callahan, James P  
 Ehrlich, Neal L  
 Emig, Kevin J  
 Grossman, Sheldon L  
 Hampson, Albert L  
 Henderson, Robert F  
 Kesselman, Harvey

**DOWNTONTOWN**

White, Aubrey

*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.*

<b>DOYLESTOWN</b>	<b>HORSHAM</b>	<b>PAXINOS</b>	<b>Fleischer, Donald R</b>
Spare, William A	Ellis, Stephen H	Letkiewicz, George F	Freedman, Mark J
	Masek, John Stephen, Jr.		Freilich, Stanley R
<b>DREXEL HILL</b>	Reinstein, Kenneth Wayne		Frohlich, Kenneth R
Lister, John J	Whitlock, Robert G, Jr.		Fugger, Norma
Ruehr, Scott E			Garfield, Owen J
Webster, Lindsay M			Gavigan, Owen J
<b>ERIE</b>			Gdowik, Steven P
Dreyer, Robert H			Gerard, Felix R
Edie, Grover M			Giancola, William T
Luzader, Randall M			Gibson, John A, III
Westcote, Walter M			Gillet, Joseph A A
<b>FORT WASHINGTON</b>			Glyn, Rachel Eve
Boucher, Paul E	Hulme, Richard W		Golab, Mark
Rosenblatt, Beverly R	Middleton, Raymond L		Goodfarb, Lenard E
Shultes, Lawrence K	Schultz, Richard K		Gordon, Norman V
<b>FRAZER</b>			Grace, Gregory
Butz, Wayne D	<b>LANCASTER</b>		Grice, Marcella L
Henning, Thomas E	Burd, Richard H		Harris, Kenneth I
Raws, Alfred, III	Markley, John Robert		Harrison, David C
<b>GLENSIDE</b>	Pebly, Robert R		Harrison, George F
Kennedy, Carol A	Shope, R Wesley		Harrison, Graham A
Kennedy, Donald E	Smith, Rosanne Kay		Hartman, Gerald R
	Young, D Edward		Haver, Robert W
<b>HARLEYSVILLE</b>			Head, Alden L
Bassman, Bruce C	<b>LANDSDALE</b>		Hearst, John E
Frechting, Stephen C	Loo, Jay Tsu-Yi		Hennessy, Mary E
Jaso, Robert John			Rowland
<b>HARRISBURG</b>			Henry, Dennis R
Dolan, Robert J	<b>MANSFIELD</b>		Hermann, John A
Donahey, James R	Hurley, Robert L		Heuss, Susan P
Forney, John R, Jr.			Hewitt, David L
Gingrich, Clyde E	<b>MEADOWBROOK</b>		Higgins, Joseph C
Killick, David H	Baeckstrom, Marianne		Hinkle, Alan F
Lauer, J Alan			Ho, Mimi S
Leister, Harry M, Jr	<b>MEDIA</b>		Hodges, H G
Mrazik, Robert J	West, Charles E		Hubbart, Wayland M
Mummert, Earl L			Hunt, Frederic J, Jr.
Myers, Jeffrey S	<b>MERION STATION</b>		Hurley, Paul M
Sann, Brian S	Snyder, Marvin		Hutt, Linda C
Shrum, Roy G			Ingram, David N
Siegel, Conrad M	<b>MONTGOMERY- VILLE</b>		Irvan, Robert P
Stirling, David F	Gillespie, Bryan Curtis		Johnson, Gail E
<b>HAVERTOWN</b>			Johnson, Roger C
Maron, Bernie	<b>NEWTOWN</b>		Jones, Alan G
<b>HERNDON</b>	Hadigian, William		Kandrac, Joseph J
Bems, Vitold Arthur	Kohlhepp, Edward John		Kauffman, Alan S
<b>HERSHEY</b>	MacBain, Kenneth D		Kerzner, Jon S
Dreyfuss, Richard C	Raab, Marguerite		Kikla, Samuel M
Schwartz, Richard T			Koons, Edmond E
	<b>NEWTOWN SQUARE</b>		Kuehn, Ronald T
	DeBartolo, Fred		Kurash, Stephen P
			Ladley, John D
	<b>NORRISTOWN</b>		Lang, Andrew C
	Sheak, Donald Allen		Lawley, Carl David, Jr.
			LeBow, Kenneth D
	<b>OTTSVILLE</b>		LeClair, Peter T
	Roth, Ronald G		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
			Loucks, William D, Jr
			Lucker, Arthur Mark
			Lunbeck, Robert A
			MacDonald, Donald G
			Makgill, Stephen S
			Margel, Lawrence N
			Margolis, Donald R
			Marks, James J
			Matczak, Robert J
			McGuinn, John J
			McKeogh, James J
			McKeown, Barry J
			Mendelsohn, Mark C
			Mendelssohn, Gail A
			Metzner, Edwin P
			Miccolis, Robert S
			Millman, Neil L
			Mingione, Gerard C
			Mitchell, Dane C
			Mittal, Madan L
			Moore, Brian C
			Morris, John William
			Moyer, William H, III
			Mudry, Michael
			Murphy, Francis X, Jr.
			Nace, Thomas
			Neidermyer, James R
			Niles, Charles L, Jr.
			Noretsky, Beverly
			Novak, Robert L
			Ochsner, Robert C
			Oyen, Gerald J
			Pabuwal, Satya N
			Paglione, Robert
			Palaitis, Anna Marie
			Pastino, Gregory J, Jr
			Paul, Jack Philip
			Plunkett, Richard
			Plush, Richard F
			Podrebarac, Frank W
			Polilli, Robert J
			Preston, Stephen J
			Ramsey, Henry B, Jr.
			Ramsey, Henry B, III
			Rapport, Michael Y
			Raven, Salwa G
			Rhodes, Thomas E
			Richmond, Stephen Mark
			Riley, Leo J, Jr.
			Rising, Donald G
			Robinson, Gary C
			Rodgers, John A
			Rohrkemper, Paul H
			Roman, Spencer M
			Rosen, Gary B
			Rosenberg, David P
			Rosenberg, Martin
			Rosso, David H
			Rutter, John Joseph
			Salinger, Robert G
			Samples, Donald W
			Savitz, Edward I
			Schlusel, Michael C
			Schmit, Herman H
			Schott, Paul G
			Schott, Paul Kelvin
			Shapiro, Kenneth
			Sharma, Rajendra P
			Shatoff, Larry D
			Siebels, Richard W
			Skokan, Donald A
			Slusarz, Anthony W
			Smith, Susan M
			Smith, T Donald
			Smith, William Daniel
			Smithback, Eric L
			Song, Jen-Shenn
			Spade, Kent A
			Springer, Linda M
			Stewart, Charles W
			Stewart, James G
			Stone, Linda K
			Sullivan, Eugene J, Jr.
			Sutton, William F, III
			Takemoto, Ronald T

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***PHILADELPHIA -  
continued**

Tan, Joseph H  
 Tarzian, Michael J  
 Taylor, Jane C  
 Taylor, Wilson H  
 Terne, Michael  
 Thompson, Eugene George  
 Tresco, Frank J  
 Trist, John A W  
 Turberg, Phillip A  
 Vehec, Robert F  
 Vitale, Lawrence A  
 Wagner, Duane  
 Waite, John L  
 Walsh, James V, Jr.  
 Ward, Robert G  
 Warner, David T  
 Warthen, Thomas V  
 Weeks, Michael Patrick  
 Wendt, Richard Q  
 Wess, Clifford  
 White, Stephen L  
 Williamson, William J  
 Winklevooss, Howard E  
 Witherspoon, Willard, Jr  
 Wollman, Milton H  
 Yardley, Mary Ellen  
 Yatskowitz, Joel D  
 Zaidi, Ali R  
 Zapisek, Diane Adelizzi  
 Zapisek, Edward J  
 Zelfert, Martin L  
 Zimmerman, Leonard

**PITTSBURGH**

Agatston, John S  
 Bennett, Robert J  
 Bruner, Jack E  
 Buchele, Lee J  
 Bush, William W, III  
 Chadwick, Richard A  
 Chase, Robert S  
 Cooper, Harold S  
 Cooper, Jack  
 Daniels, William  
 Donina, Anthony J  
 Durfee, James G  
 Goehrung, Richard Orr  
 Gove, David W  
 Grosheider, James W  
 Hallett, Arthur L  
 Halliwell, Paul D  
 Harper, Goldwyn Bertrand  
 Herchenroether, Richard  
 Hess, Robert J  
 Hirsch, Jay D  
 Huntley, Newton E  
 Jeeves, Douglas A  
 Kelly, George E  
 Lipkin, David M  
 Loomis, G Herbert  
 Lupean, Edward M  
 Luttrell, Nancy K  
 Lynch, John T  
 Moerke, Lawrence John  
 Olson, Virginia M  
 Parks, John P  
 Pisula, Michael L  
 Reynolds, William J

Richmond, Paul T  
 Romig, George M  
 Schuler, Robert J  
 Schwartz, Ronald K  
 Szurek, James E  
 Thompson, John B  
 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  
 Chacosky, Charles K  
 Chauner, Milton F  
 Clerihue, A Donald  
 Cookson, John P  
 Crowne, Joseph E  
 Deakins, Peter B  
 Donnelly, Edward F  
 Dunlap, James A  
 Dymowski, Robert J  
 Esterkin, Jack H  
 Grannan, Patrick J  
 Greenstein, Marcia Sorin

Harris, Ronald G  
 Herrington, J Alan  
 Hildenbrand, Stephen G  
 Karo, David N  
 Kim, Kwang E  
 Kuklinski, James A  
 Leonard, Marilyn R  
 Marti, Kevin Allen  
 McInally, Loia D  
 Mohoric, Edward P  
 Ogg, Bruce T  
 Parrish, James N  
 Probst, Charles E  
 Reddy, Stephen D  
 Reimert, William A  
 Richman, Randy  
 Santoloci, John L  
 Schafer, William C  
 Sedlacek, Paula S  
 Stoltzfus, James G  
 Tulin, Stanley B

**READING**

Traverso, David M

**SHARON**

Miller, Leonard S

**SPRINGFIELD**

Fink, Richard D  
 Kaysen, Kenneth E  
 Rankin, Gerald J

**SWARTHMORE**

Spock, William T

**THOMPSON**

Sharp, Anthony C

**TIDIOUTE**

Bencivenga, David F

**TREVOSE**

Trindle, David B

**UNIVERSITY  
PARK**

Shapiro, Arnold F

**VALLEY FORCE**

Beck, Kenneth M  
 Coatsworth, Charles N  
 Mangum, G Douglas, Jr  
 Prestwood, John C, Jr.  
 Sulek, Paul J  
 Wolfe, Douglas Ray

**WALLINGFORD**

Bassett, Preston C

**WAYNE**

Ely, Ray M  
 Nacin, Raymond J, Jr.  
 Stevens, John J

**WEST CHESTER**

Thumm, Gary G

**WILLOW GROVE**

Freiberg, Albert M

**WINNEWOOD**

Stabert, Bernhardt K

**PUERTO RICO****HATO REY**

MacDonald, Andrew M  
 Robbins, Samuel

**SAN JUAN**

Fernandez, William N  
 Vazquez-Cruz, Ruperto

**SANTURCE**

Aponte, Juan B

**RHODE ISLAND****BRADFORD**

Byrne, James T

**EAST GREENWICH**

Vila, Antonio D

**PAWTUCKET**

Gwynn, Holmes M

**PORTSMOUTH**

Goddard, Russell P

**PROVIDENCE**

Cook, Charles F  
 Daino, Robert A  
 Johnston, Daniel J  
 Spitzer, C Robert  
 Wang, I-Chieh E

**RUMFORD**

Angell, Donald C  
 Quesnel, John R

**WARWICK**

Lombardo, John Scott  
 Port, Rhonda D  
 Swerdlow, Laurence M  
 Torgrimson, Darvin A

**WESTERLY**

Conklin, Harvey H

**SOUTH CAROLINA****ANDERSON**

Krogh, Elden C  
 Rowland, Jack L

**CHARLESTON**

Moore, Burton E  
 Walker, Stephen L

**COLUMBIA**

Arial, David B  
 Broome, Douglas A  
 Calat, George  
 Degnan, Dennis Peter  
 Etheridge, Lonnie A  
 Jordan, Charles Michael  
 Leo, Carl J  
 Parrish, Janet E  
 Potok, Charles M  
 Simons, Martin M  
 Stevens, Becky F  
 Winkelstein, Jerome

**GREENVILLE**

Ausburn, Miriam B  
 Bice, Rebecca S  
 Upchurch  
 Bramwell, Earl L  
 Davis, J Kenneth  
 Edwards, Clint E  
 Egan, Joseph E  
 Games, C Dale  
 Hopper, Gerald E  
 Lee, Lucian R  
 Lucas, Kevin M  
 Mankin, James A  
 Morrow, William P, Jr.  
 Reed, Linda Gholson  
 Robertson, Frank J  
 Ruck, Forrest E  
 Sayre, Kristie K  
 Sayre, Ralph J  
 Sloan, John L  
 Stephens, John R D  
 Thomas, Warner U, Jr  
 Vaughan, Richard Carl

**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  
 Black, Harold W  
 Thorntwaite, Wilfred L

**CHATTANOOGA**

Aycock, William Thomas  
 Baucom, B W  
 Bieter, Charles N  
 Bonnard, Fernand  
 Brown, Jill A  
 Bucher, G Scott  
 Carter, Stephen T  
 Chiu, Wu-Hsiung  
 Cox, David S  
 Davis, Cydney S  
 Desai, Maya Vijay  
 Dunn, Ted L  
 Earl, Ronald D  
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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***CHATTANOOGA -  
continued**

Fox, Myra B  
 Fox, Peter A, Jr.  
 Germann, John R  
 Groathouse, David W  
 Hall, D Wayne  
 Hanlin, H Carey  
 Helton, James T  
 Hendee, Peter G  
 Hilliard, Clarence P  
 Homans, Ronald L  
 Kent, Morton J  
 King, Carolyn  
 Klaasse, Frank L  
 Klapman, Brian L  
 Klopfenstein, Timothy J  
 LaMar, Jack L  
 Lau, Kenneth K  
 Luther, J Wade  
 Magnuson, Earl S  
 McQueen, John S  
 Morris, James R  
 Neal, Betty Anne  
 Park, Richard A  
 Powell, John F  
 Roland, William P  
 Ruck, Harold E  
 Shrader, William R  
 Smith, Michael L  
 Stulce, L Jefferson  
 Trent, Samuel E  
 Walker, Winston W  
 Whaley, Joyce B

**CROSSVILLE**

Williams, Thomas L

**GALLATIN**

Fenker, Richard M

**KNOXVILLE**

Conover, Robert A  
 Partin, Samuel P, III  
 Shaw, Mark E  
 Tillotson, James L

**LOOKOUT  
MOUNTAIN**

Archibald, A Edward

**MEMPHIS**

Buckner, Karen W  
 Childress, Joseph A, Jr.  
 Farrimond, William  
 McDonald, William R  
 Ohsfeldt, Ronald A  
 Woodhead, Curt R

**NASHVILLE**

Acuff, Lucian B  
 Adkins, Donald E  
 Boatright, David J  
 Brooke, Beth F  
 Bryan, William J  
 Burks, Michael L  
 Carnahan, Clarence E  
 Collings, David W

Costner, James Edward  
 Cross, Bob R  
 Deal, D Frank  
 Guyton, Michael  
 George  
 Hagewood, William D  
 Lebos, Leo, Jr.  
 Lincoln, Mark H  
 Lutz, Harry S  
 Maurer, Richard L  
 McAllister, Joseph P  
 Metcalf, David M  
 Norris, Thomas J  
 Owens, Daniel E  
 Pate, James A, Jr.  
 Pendleton, Franklin D  
 Pinder, William C  
 Shaub, David L  
 Smith, Clyde, Jr.  
 Strickert, Roland R  
 Swain, Thomas A  
 Swats, William F, III  
 Ward-Smith, Kenneth  
 Williams, Vickie N  
 Wood, J Kenneth, Jr.  
 Worley, John L, Jr.

**SIGNAL  
MOUNTAIN**

Stevens, W Tris

**TEXAS****AMARILLO**

O'Keefe, E Jay

**ARLINGTON**

Ezell, Linda Ann

**AUSTIN**

Bailey, L Allen  
 Becker, Ted  
 Boswell, Richard L  
 Coffman, Kenneth L  
 Dahl, Hans H  
 Dial, Philip S  
 Dilliner, Larry J  
 Faerber, Charles V  
 Fenlaw, Mark R  
 France, Mark S  
 Frucella, John J  
 Gruber, Larry R  
 Griggs, Cathy  
 Browning  
 Gross, Gary L  
 Hardy, Leslee S  
 Hasselmeier, A G  
 Herbert, Robert F, Jr.  
 Huff, David  
 James, David H  
 Keetch, G Y  
 Long, Robert A  
 May, Robert M  
 McCaul, J Christopher  
 Mitchell, Clifton M  
 Monnin, Gary P  
 Muth, Michael Joseph  
 Neill, Stephen K  
 Nielsen, Linda D  
 Onstott, Margaret R

Pettey, G C, III  
 Stephenson, John W  
 Taylor, Brannon B  
 Tolberman, Ronald W  
 Turner, Edward A  
 Van Fligt, George  
 Wisdom, Eugene

**BELLAIRE**

Hahn, Joseph W

**CARROLLTON**

Flick, Jesse E

**CORPUS CHRISTI**

White, William F, Jr.

**CROWLEY**

Ritter, Joseph G

**DALLAS**

Abelanet, Carolyn  
 Ammann, Eric K  
 Barnaby, Charles H  
 Barr, Harold Isaac  
 Batte, Michael C  
 Bayer, Clarence E  
 Beard, V Clark  
 Benedict, Robert C  
 Beuerlein, Robert M  
 Bishop, Clifford W  
 Boeck, Robert Edward  
 Bolin, Bob J  
 Brady, Robert Paul  
 Brantz, Gary Scott  
 Bridwell, Herbert T  
 Brockett, Jerry L  
 Buchanan, John H  
 Buchter, Gene W  
 Burke, Frank F  
 Caldwell, Robert K  
 Cameron, Logan C  
 Camp, Jeanne H  
 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  
 Crowther, Richard L  
 Curlee, Ronald K  
 Darden, George R, Jr.  
 Davenport, Richard L  
 Davidson, Waid J, Jr.  
 Davis, Emily  
 Davis, J Stephen  
 Dean, Charles E, Jr.  
 Dearing, Ronald D  
 DuPuy, James R  
 Edwards, Charles E  
 Elam, Charles P  
 Ells, Richard O  
 Emmert, Gayle E  
 Epley, H Robert, III  
 Erdenberger, Richard W  
 Evans, John J

Fan, Tuan  
 Farris, William Fred  
 Ferrante, Russell L  
 Fisher, Mary C  
 Fortin, John D  
 Franke, Marvin Gene  
 Friend, Randolph M  
 Fulcher, Rosemary  
 Galko, Joseph R  
 Gallagher, Cecily A  
 Garner, David C  
 Glasgow, James E  
 Gove, Robert E  
 Grubbs, Gordon M  
 Gunzer, Barbara S  
 Hall, E Kent  
 Halpern, Emanuel  
 Haneberg, Ronald L  
 Hawke, James S  
 Hawkins, Joseph D  
 Hebel, George J, Jr.  
 Held, Gene  
 Hemme, Rex D  
 Hoffmann, Arnold J  
 Holliday, Bob  
 Houseman, Raymond F  
 Hudson, C B  
 Huffman, Joseph H  
 Hunzeman, M James  
 Iverson, Ronald J  
 Jackson, Will W, Jr.  
 Jenkins, Allen W  
 Jones, Warren R  
 Keller, Robert J  
 Kelly, Gary R  
 Kirkpatrick, David K  
 Konen, Mark E  
 Lang, Larry  
 Laughlin, Robert L  
 Lee, Curtis H  
 Leggette, Charles W  
 Levitas, Robert M  
 Livingston, James L, Jr.  
 Losk, Norman S  
 Lutz, Carl J  
 Mahan, Steven H  
 Malmkind, Lance  
 Mallett, Richard B  
 Manning, Nancy A  
 Marietti, Roger N  
 Martin, Joseph D  
 Martin, Robert C  
 McBrierty, Harry J, Jr.  
 McDaniel, Margaret M  
 McDonald, Charles  
 McGarry, James E  
 McKee, Donald R  
 McLaughlin, S Michael  
 Meinhardt, J David  
 Menking, George D  
 Merdinger, Phillip A  
 Miller, Orville H  
 Montague, Theodore L, III  
 Moore, Paul C  
 Mueller, Marlin M  
 Mulkey, Ben  
 Murray, Lucille  
 Murray, Max T  
 Murray, Robert D  
 Noble, F Pierce  
 Nolan, John D  
 Olsen, Edith  
 Osborn, Paul S  
 Overby, Terry L

Pan, Ling Chih  
 Park, T Allen  
 Parker, Gary W  
 Pauley, Stephen R  
 Pennell, Truman K  
 Piacenti, Ronald C  
 Polk, Ken E  
 Powell, David S  
 Pressley, W Michael  
 Ray, Roger F  
 Reid, Donald H  
 Repp, Frank D, Jr.  
 Richardson, William R  
 Robb, Stephen A  
 Rollier, Jack A  
 Ruhl, Ronald F  
 Ryan, Robert W  
 Shelby, Thomas H, III  
 Sheppard, Alan R  
 Sicking, Matthew C  
 Skoglund, David Micheal  
 Smith, W Leon  
 Snyder, Barbara L  
 Snyder, Mary Beth  
 Spedden, W Calvin  
 Stanley, Neal N  
 Stein, Mel  
 Stephens, John F  
 Strong, H Raymond  
 Struble, Danny L  
 Sullenberger, Mary M  
 Tak, John A  
 Ternoey, Brian C  
 Thompson, Stuart M  
 Trieb, Mark A  
 Tu, Paul P C  
 Tucker, Russell B  
 Tuma, Jerry A  
 Turnquist, Jack M  
 Vrla, David D  
 Waldorf, James R  
 Waugh, William M, Jr.  
 Webb, Jack L  
 Webb, Robert J  
 Weigel, Patrick A  
 West, Charles S  
 Whatley, Patrick L  
 Wiant, Elaine M  
 Williams, Dewey G  
 Williams, James L  
 Williams, Robert M  
 Williams, W Thomas  
 Wilson, Charles  
 Wucherer, Robin M  
 Yanko, John B  
 Yoon, Youngjoo  
 Young, Gregory  
 Zellner, John T  
 Zwiener, Michael J

**EDINBURG**

Reiner, Jack G

**EL PASO**Roberts, Maurice B  
 Willis, Frederick C**FORT WORTH**

Bowman, Alan A  
 Brown, Everett G, Jr.  
 Continued on next page

**I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.****FORT WORTH -  
continued**

Caldwell, Alan W  
 Christians, Albert K  
 Cooper, Donald R  
 Coston, Thomas L  
 Dahlberg, Peter B  
 Gerrity, Joseph F  
 Head, Thomas F  
 Munse, Scott R  
 O'Brien, Dennis M  
 Reid, Robert F  
 Sneed, Donald W  
 Zan, Anthony

**GALVESTON**

Broll, Frank V, Jr.  
 Findley, Jack W  
 Jackson, Clayton L  
 Maurer, John A  
 Nicol, William K  
 Pozzi, James E  
 Schillaci, Gerald Anthony  
 Tavener, Leonard E  
 Tobleman, Dennis R  
 Watson, William H  
 Welch, Ronald J

**GRANBURY**

Triplett, George H

**GRAPEVINE**

Works, James W

**HOUSTON**

Barnard, Wayne A  
 Bass, Frederick B  
 Benbrook, Paul  
 Bertelsen, Gary Hubert  
 Bickel, Stephen D  
 Boesen, Michael B  
 Broer, Gregory S  
 Biosseau, Alden W  
 Cargill, Leonard R, Jr.  
 Carney, Gregory J  
 Cascio, Paul J  
 Chen, Bill Shun-Zer  
 Collett, Robert L  
 Delaney, Andrew  
 Divin, Cherri  
 Dunham, Kenneth Van  
 Eversberg, Barbara J  
 Fischer, Charles J  
 Forman, Brian D  
 Friedman, Jacob  
 Friedman, Lloyd K  
 Friesen, John M  
 Goldman, Martin E  
 Gonzalez, Georgina S  
 Gootzeit, Abraham S  
 Greene, Lawrence R  
 Gunter, Allen C  
 Hand, William W  
 Heavilin, David C  
 Hope, Thomas H  
 Hoyt, Mary K  
 Hurley, James D  
 James, Lee Allen  
 Johnson, Marilyn R  
 Jones, Del R

**JORDAN**

Jordan, George R, Jr.  
 Katz, Jeffrey Stanton  
 Kerr, John B  
 Khalique, Abdul  
 Lee, Timothy D  
 Lohmann, Leslie John  
 Manchester, Karl L  
 Mason, Craig T  
 McLeod, Charles N  
 Miller, Harry R  
 Miller, Richard S  
 Moeller, Tim  
 Napoli, Mary Jo  
 Nell, Guy D  
 Nogaredo, Dezere H  
 Pape, Frederick H  
 Peterman, Donna S  
 Poulos, Bryan K  
 Powell, Robert W  
 Pulis, R Stephen  
 Shelor, Morgan L  
 Shelton, Sally Kay  
 Skillman, Thomas E  
 Sondergaard, John E  
 Stephan, Ruth W  
 Sustman, Scott C  
 Taggart, Michael Harry  
 Thompson, E Malcolm  
 Thompson, Joe L  
 Umali, M Lina  
 Umali, Roman T, Jr.  
 Wehner, Joel M  
 White, Richard E  
 Winters, Herbert A  
 Young, Margaret A

**HURST**

Dykhouse, Jack R

**IRVING**

Fritch, Herbert A  
 Maltz, Allen P

**KINGWOOD**

Brown, L Wendell

**MC KINNEY**

Portermain, Neill W

**PLANO**

Darling, Bruce R  
 Haraburda, Kent Walter  
 Ju, Faming  
 Kirby, Karen Marie  
 McDermott, Regina V  
 Nedig, Frank  
 Schwartz, Jane Bradley  
 Shaw, Joe W, Jr.  
 Smith, Bradley M  
 Suter, G Edward, II  
 Yarus, Stuart A

**RICHARDSON**

Agee, John E  
 Allison, Charlie R  
 Beisenherz, Robert L

**BLOUNT**

Blount, William H  
 Brooks, William E  
 Bryson, Steven D  
 Crider, John M, Jr.  
 Davis, Robert F  
 DeGeeter, Robert E  
 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  
 Wood, William A, III

**SAN ANTONIO**

Alexander, Silas J  
 Branaum, Elizabeth S  
 Bryan, Charles A  
 Craig, Philip J  
 Duewall, David M  
 Duncan, Carl I  
 Dye, Myron L  
 Gannon, Alice H  
 Garvin, James M, III  
 Goldberg, Steven F  
 Hackard, James C  
 Harwood, Catherine Barnes  
 Hightower, Edwin F  
 Hinsch, William P  
 Hutchins, Pamela A  
 Kenney, Leslie P  
 Lewis, Martin A  
 Magaro, William D  
 Mason, Floyd D  
 McCaw, John R  
 Munt, Donna S  
 Niswander, Ray E  
 Patzman, Stephen N  
 Pelletier, Charles Albert  
 Rice, Thomas Naffe  
 Robinson, James A  
 Thurau, Russell W  
 Tofte, Roy D  
 Upchurch, Garland R  
 Webster, Patricia Jordt

**STAFFORD**

Beaud, B Lynn  
 Burke, William P  
 Hanhan, Mary Beth  
 Rippel, George C  
 Roenigk, Robert G  
 Rose, Beverly S

**WACO**

George, Fran  
 Giles, L Timothy  
 Harms, Dennis E  
 Shockley, Marcom H

**WICHITA FALLS**

Crane, Thomas Ray

**THE WOODLANDS**

Gifford, Dale L  
 Holland, Daniel J  
 Longiotti, Charles Alan  
 Parrish, Norman W

**UTAH****SALT LAKE CITY**

Brimley, Dale B  
 Cannon, Kent H  
 Dummer, Arthur O  
 Garrison, Arthur Lyle  
 Green, Jay W  
 Harbertson, Dan A  
 Hoveke, William J  
 Jalosynski, John E  
 Midgley, Keith  
 Morgan, Scott C  
 Ogden, Joan P  
 Patrizi, B J  
 Price, John A  
 Roy, Ronald N  
 Schramm, Robert H  
 Thornton, Scott Charles  
 Tierney, Dennis B  
 Walker, M La Mar  
 Ward, David P  
 Weiler, Michael Reid  
 Wilcox, Robert E

**VERMONT****MONTPELIER**

Callnan, William J  
 Geister, Richard J  
 Hambro, Michael J  
 Harding, John H  
 Higgins, Edward A  
 Lane, Charlotte L  
 Langer, Barry F  
 MacLennan, Robert D  
 Preble, W James  
 Smith, Craig A  
 Stedman, John A  
 Trudel, Claude J  
 von Wallmenich, Theodore  
 Ware, P Andrew  
 Welch, Donald B

**SOUTH HERO**

Miller, John Haynes

**VIRGINIA****ALEXANDRIA**

Hunter, J Robert  
 Knapp, Darrell D  
 Morse, Michael G

Roberts, James N  
 Singer, Carl J  
 Sloan, Thomas L

**ANNANDALE**

McKusick, David R  
 Trapnell, Gordon R

**ARLINGTON**

Crapo, Raymond L  
 Hustead, Toni S  
 Mead, David L  
 Poissant, William A

**ASHLAND**

Graham, Martha B

**CHARLOTTESVILLE**

Greville, Thomas N E

**FAIRFAX**

Thompson, Susan R

**FALLS CHURCH**

Chalke, Shane A  
 Kroll, Cedric W

**LYNCHBURG**

Anderson, James A  
 Atkins, James D  
 Bodtker, Michael B  
 Britton, Donald W  
 Dolan, Ronald V  
 Lambert, LeeR  
 Smith, Steven A

**MC LEAN**

Abbott, Paul H, Jr.  
 Desai, Krishna B  
 Lynch, Josiah  
 Santos, Elizabeth J

**RICHMOND**

Bachman, Burl Vaughn  
 Bailey, John M, III  
 Baldwin, William D  
 Boardway, Sandra Z  
 Booker, Bruce E  
 Boyer, Donald E  
 Briegel, Dorothy B  
 Briegel, Heinz A  
 Campbell, Donna P  
 Campbell, Kenneth R  
 Carey, Wayne M  
 Carr, Mabel B  
 Carver, Wesley S  
 Cellucci, Marla A  
 Dowd, William M  
 Flournoy, Selwyn L, Jr.  
 Gresham, Bryan B  
 Heaston, Gary A  
 Helwig, David S

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***RICHMOND - continued**

Johnson, Ernest L, III  
 Kosmer, Deborah  
 Jones  
 Lough, C Allen  
 Millwood, Timothy  
 Simon  
 Moore, George E, Jr  
 Nash, Humphrey H  
 Nuckles, Thomas R  
 Olsho, David E  
 Paine, Douglas  
 Palmer, John J  
 Poehler, Glenn R  
 Posa, Richard R  
 Pritchard, Dennis W  
 Rees, John A, Jr  
 Rose, Jeffrey C  
 Ruffini, John W  
 Russell, F Kevin  
 Sanford, Robert G, Jr.  
 Scheil, Barbara V  
 Schlosser, Michael D  
 Shall, Carol C  
 Shall, Mark L  
 Shea, David A, Jr.  
 Sherron, W Fred  
 Stark, John W C  
 Turner, Samuel H  
 Wagoner, George B,  
 Jr  
 Wirth, William C

**ROANOKE**

Battle, William R  
 Cox, Charles D, III  
 Magness, Herbert L  
 McInteer, Thomas A  
 Schneebacher, Alex  
 Smith, Matthew J  
 Strong, Paul J  
 Waldron, Charles M

**VIENNA**

Carstens, D Wayne

**WILLIS**

Zeiger, Edward C

**WOODSTOCK**

Walker, Charles N

**WASHINGTON****BELLEVUE**

Eschrich, Robert W  
 Fornia, W B  
 Gilbert, H Paul  
 Gladstone, David M  
 Gray, Mikel F  
 Leder, Philip A  
 Minor, Kevin R  
 Morgen, Albert J, Jr  
 Porter, Ernest R

**BIRCH BAY**

Farrant, Maurice H

**BOTHELL**

Immerwahr, George E

**FEDERAL WAY**

Bergerson, Warren R  
 Kerstein, Andrew M  
 Komaroff, C David  
 Sawyer, J Stewart, III

**LYNNWOOD**

Nightingale, William R  
 Southcote-Want, Colin E

**MERCER ISLAND**

Callahan, Kathryn M  
 Gray, M Ian  
 Schonlau, James E  
 Sun, Tzegong  
 Tupper, Joseph  
 Leonard, III  
 Welch, Thomas H

**MOUNTLAKE TERRACE**

Busch, Lawrence J

**OLYMPIA**

Hedin, Elmer R  
 Jensen, Daryl D  
 Johnsen, Storm  
 Murray, William L  
 Starovasmik, Donald M  
 White, William D

**REDMOND**

McCord, David R

**SEATTLE**

Affleck, Allan D  
 Akers, Michael J  
 Axene, David V  
 Bankson, Kim Richard  
 Barclay, D Lee  
 Beeghly, Paul  
 Bergstrom, Richard L  
 Blatt, Barbara K  
 Bleakney, Janet  
 Flickinger  
 Bleakney, Thomas P  
 Boin, Bruno V  
 Carlin, James G  
 Chan, David H  
 Chandler, Robert M  
 Chick, James R  
 Cosway, Robert  
 Gordon  
 Curtis, James A  
 Dahlman, Gary E  
 Davenport, Timothy  
 John  
 Delamarter, Gregory A  
 Dexter, James B  
 Dick, Alan J  
 Fallquist, Richard J  
 Fowler, Bradley C

**GABELROW**

Gamble, Steven R  
 Gant, Robert L  
 Graves, Janet  
 Haist, Tim A  
 Harbin, Roger F  
 Heiberg, Charles  
 Henry  
 Hemstead, Robert J  
 Hess, Mason E  
 Howe, Jay  
 Howell, Charles Joseph  
 Hulet, Dennis J  
 Isbell, James L R  
 Joss, Richard  
 Kinzer, Michael J  
 Knight, James P A  
 Lemkau, Portia Lynn  
 Lhamon, Frederic T  
 Likkel, Craig F  
 Lockwood, Gerald A  
 Marotta, Bruce A  
 Massingill, Gary W  
 McCaw, Robert I  
 McGee, Brian R  
 Meenaghan, James J  
 Morrison, Gary C  
 Moses, Victor C  
 Murgatroyd, Byron D,  
 Jr  
 Odefey, William A  
 O'Farrell, Brendan  
 O'Kelley, John Kip  
 Omdal, Robert W  
 Parker, Gregory W  
 Patterson, Paul J  
 Pepper, David F  
 Perrott, Godfrey  
 Peterson, Davis E  
 Pollard, Frank H  
 Pruksma, Glenn J  
 Raid, Gary A  
 Richardson, Robert F  
 Richter, Virginia W  
 Roberts, Stanley A  
 Robertson, Stuart A  
 Rodby, Craig  
 Rothmeyer, Wayne A  
 Schellenberg, George S  
 Simester, T Thomas  
 Sintov, Joseph D  
 Sommer, Steven D  
 Stanley, Dennis L  
 Steffen, Karen  
 Taylor, Douglas G  
 Thoen, Franklin N  
 Torrance, Ellen M  
 Trautmann, Rolf  
 Trowbridge, Charles L  
 Wahlstrom, Richard W  
 Wang, Andrew B  
 Wiegert, Roy E  
 Winkenwerder,  
 Richard A  
 Wolf, Kevin S  
 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  
 Marker, Richard L

**TACOMA**

Larson, Ronald J  
 Lyons, Samuel J, Jr

**WENATCHEE**

Clemon, Barton H

**LANGE**

Litow, Mark E  
 Lumsden, William F  
 Modaff, James C  
 Ogden, David F  
 Ott, Dennis Mark  
 Rholl, Donald A  
 Sanders, Robert L  
 Schreiner, John P  
 Snyder, John B  
 Soderstrom, Glenn W  
 Straate, Lee H  
 Wegner, Ronald R

**ELKHORN**

Smith, Laurence K

**CHARLESTON**

Ferguson, Clyde L

**HUNTINGTON**

Jones, William W  
 Sisarcick, Wood  
 Carlton

**GRAFTON**

Macky, Louise E

**MORGANTOWN**

Nelsen, Alvin B

**HAYWARD**

Anderson, T Loyal

**WISCONSIN****APPLETON**

Behling, Scott R  
 Donaldson, Gary M  
 Gall, John  
 Hilger, Thomas C  
 Light, George D, Jr  
 Lyle, Robert A  
 Munson, Bartley L  
 Peterson, Larry R  
 Phillips, Wm Harold  
 Porter, Eugene F  
 Reese, Thomas W  
 Rieth, Steven M  
 Rugland, Walter L  
 Scheig, Henry F  
 Stellmacher, Jon M  
 Swender, David J  
 Weber, Steven A  
 Ziegler, Ronald Lee

**BROOKFIELD**

Abrahamson, Alice S  
 Bernstein, Gerald R  
 Brunk, Stephen D  
 Custis, Thomas K  
 Eckert, John S  
 Flaherty, Daniel J  
 Glasgow, William G  
 Graf, Dennis J  
 Gwidt, Gary J  
 Habbeck, Charles  
 Hauboldt, Richard  
 Harvey  
 Herrle, Gregory N  
 Josephson, Gary R  
 Kempken, David W  
 Krueger, David W

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*I. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - U.S.***MADISON - continued**

Robinson, James M  
 Rupp, Lawrence J  
 Sauey, Dennis D  
 Siemon, Scott R  
 Van Cleave, Marvin E  
 Welshons, Janet Lee  
 Wick, Gary A  
 Zoldos, Steven P

**MEQUON**

Walker, Robert W

**MILWAUKEE**

Bailey, John E  
 Bartlett, Daphne D  
 Booth, Allen D  
 Carlson, Stephen C  
 Carter, William W  
 Chambers, William T  
 Chiappetti, Thomas M  
 Cochran, William R  
 Collins, Sue Ann  
 Compere, James L  
 Crise, Jane A  
 Curran, Larry A  
 Durland, Lawrence V,  
 Jr.

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  
 Hall, Richard L  
 Hamm, Donald G, Jr.  
 Henningsen, Victor E

Ho, Yang  
 Hobbs, Alan  
 Jaquint, Michael D  
 Jensen, Russell R

Keller, John W  
 Kinsey, Paul F  
 Koeng, William C

Kraegel, Wilfred A  
 Krugel, Michael J  
 Lewis, Clair A

Liptak, Walter T  
 Magalska, Jon K  
 Meilander, Robert G

Mibus, Sidney A  
 Moore, Richard E  
 Murphy, James J

Nelson, James E  
 Nelson, Ronald C  
 Nohl, Jeffrey J

Oatman, James E  
 Olney, Craig A  
 Pearson, Richard D

Peterson, Gary N  
 Rafferty, David K  
 Rafferty, Donald C

Reiskytl, James F  
 Rice, Frank H  
 Santos, Alexis S

Savard, Wallace V, Jr.  
 Shaffner, Charles Irvin

Shapiro, Robert D  
 Shinkwin, William  
 Shugart, G Eric

Skelly, Dennis A

Snell, William M

Staford, Charles B

Stevens, William

Richard

Stoiber, Thomas J

Straate, Christine A M

Strasburg, Daniel H

Strommen, Stephen J

Szper, Douglas A

Weber, Donald T

Weiser, Kenneth D

Weiss, Karen J

Youngquist, James A

Siewert, Jerome J

Torelli, Anthony James

**WEST BEND**

Bart, Robert D

**MUKWONAGO**

Steeples, Larry A

**NEENAH**

Mims, Hornsby  
 Reckin, George E

**OSHKOSH**

Arganbright, A Dean  
 Metz, Frank C  
 Pung, Robert E  
 Walker, Ralph P

**STEVENS POINT**

Alsfuth, Terry J  
 Ashenberg, Wayne R  
 Ballard, Larry C  
 Beilke, Mark G  
 Carpenter, John D  
 Derksen, David A  
 Elyson, Craig W  
 Hapke, Alan J  
 Herder, John  
 Jersey, Joseph Ralph  
 Jones, Van Allen  
 Kalke, William C  
 Klempner, Eric Robert  
 Klingenberg, Dean A  
 Masterson, Norton E  
 Michel, Joseph W  
 Rulland, Randy L  
 Salzmann, Ruth E  
 Schroeder, Steven W  
 Schuh, Dale R  
 Streff, James P  
 Trapp, Peter P  
 Verhage, Paul A  
 Wainscott, Robert H  
 Wiegert, Paul M

**WAUSAU**

Alff, Gregory N  
 Coldwell, Edward J  
 Dolsky, Kevin M  
 Fiebrink, Mark E  
 Golz, James F  
 Hanson, Jeffrey L  
 Koch, Leon W  
 Koski, Mikhael I  
 Mealy, Dennis  
 Nikstad, James R  
 Phillips, John H  
 Pray, David W  
 Retterath, Ronald C  
 Scheibl, Jerome A

## II. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - CANADA

<b>ALBERTA</b>	<b>NOVA SCOTIA</b>	<b>Boeckner, Robert G</b>	<b>Murray, J B M</b>	<b>Lapierre, Denis</b>
<b>CALGARY</b>	<b>HALIFAX</b>	<b>Buchanan, J Douglas</b>	<b>Nield, David A</b>	<b>Lemieux, Richard G</b>
Clark, R Bruce Cosburn, W Dale Grindley, Robert W McFarlane, A David Moore, William T Tettmar, Don	Conrad, Paul G Crawford, J Dickson MacDonald, J Bruce	Burgess, C Norman Butler, Paul C Chan, Beda Chan, Stanley S Cheng, Laurence Chow, August C Christie, James K Clairman, Stephen A Clare, James L Cohen, Harry H Cooke, Alan Cooper, Lorne M Corbett, Gary Corrigan, R Dennis Coward, Laurence E Dalrymple, J Ian Dancy, Thomas H Dark, John L Davies, Ronald S Deviney, Keith F Dowhaniuk, G Christina Dowsett, Robert C Doyon, Renaud Dukacz, Julian J Dunn, R Lewis Engels, J Helmut ESSERT, Henry Evans, Gareth W Fitzgerald, Brian A P Fox, Kingsley G Calloway, 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 Horman, David M Houle, Remi Hutchinson, R Garth Hutchison, Michael B Johnston, David R Koch, Kenneth E Landry, Patrick Leckie, Robin B Lee, H Douglas Lerner, Peter Livsey, Frank Loffree, James A MacDonald, A Ross Macklin, Donald F MacLeod, D Rae Magee, Ken Mandrisch, Elaine Mathews, B Dale Maynard, John C 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 L Morrison, Gregory E Morson, Alan E Munk, Peter	Nudelman, Harold M Patel, Navin J Patterson, Peter Patterson, W Donald Peck, Larry A Phillips, Herbert J Rae, Lawrence J Reed, Owen A Robertson, Alexander C M Rollerson, Lloyd G Rosenblat, Robert M Rosenthaler, Michael Schermann, Harris Shell, Arnold J Shoop, Edward Carl 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 Vincent, B J Wallace, George R Waugh, W B Weinerman, E Robert Wharram, Paul F Williamson, Robert L Winokur, Paul Wong, Henry Y P Wooley, E John Wright, Kenneth A Young, William M Zimmerman, Oscar	Drolet, Michel
<b>EDMONTON</b>	<b>BRAMPTON</b>	<b>ONTARIO</b>	<b>SAINTE FOY</b>	<b>SASKATCHEWAN</b>
Shepp, Bruce N	Groenendijk, Alida J	Cohen, Harry H Cooke, Alan Cooper, Lorne M Corbett, Gary Corrigan, R Dennis Coward, Laurence E Dalrymple, J Ian Dancy, Thomas H Dark, John L Davies, Ronald S Deviney, Keith F Dowhaniuk, G Christina Dowsett, Robert C Doyon, Renaud Dukacz, Julian J Dunn, R Lewis Engels, J Helmut ESSERT, Henry Evans, Gareth W Fitzgerald, Brian A P Fox, Kingsley G Calloway, 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 Horman, David M Houle, Remi Hutchinson, R Garth Hutchison, Michael B Johnston, David R Koch, Kenneth E Landry, Patrick Leckie, Robin B Lee, H Douglas Lerner, Peter Livsey, Frank Loffree, James A MacDonald, A Ross Macklin, Donald F MacLeod, D Rae Magee, Ken Mandrisch, Elaine Mathews, B Dale Maynard, John C 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 L Morrison, Gregory E Morson, Alan E Munk, Peter	<b>SAINTE FOY</b>	<b>SASKATOON</b>
<b>BRITISH COLUMBIA</b>	<b>BURLINGTON</b>	<b>ONTARIO</b>	<b>SAINTE FOY</b>	<b>SASKATOON</b>
<b>PENDER ISLAND</b>	<b>BLECKER, D LORNE</b>	<b>COWARD, LAURENCE E</b>	<b>SHOOP, EDWARD CARL</b>	<b>MILLER, LAWRENCE D</b>
Tallman, Richard H	Brown, Lloyd J	Dalrymple, J Ian	Smithen, Robert M	
<b>SIDNEY</b>	<b>TIEDE, ROBERT G</b>	Dancy, Thomas H	Solomonian, Laura A	
Calvert, Geoffrey N	<b>DON MILLS</b>	Dark, John L	Stackhouse, B L	
Woods, Cyril J	Birkenshaw, John T	Davies, Ronald S	Sutton, Barry S	
<b>VANCOUVER</b>	Brereton, Alan R	Deviney, Keith F	Swanick, Glenn R	
Collis-Bird, Jeremy J	Clark, Kenneth T	Dowhaniuk, G	Thompson, Frederick J	
Francis, Donald R	Daly, Peter	Christina	Till, Ronald L W	
Joshi, Atul V	Dickson, David	Dowsett, Robert C	Trudeau, Rene E	
Kidd, Thomas D	Eckler, Samuel	Doyon, Renaud	Vincent, B J	
Mayo, George F M	Field, Robert W	Dukacz, Julian J	Wallace, George R	
Morse, Peter F	Gershuni, David	Dunn, R Lewis	Waugh, W B	
Pepper, Ron W	<b>ETOBICOKE</b>	Engels, J Helmut	Weinerman, E Robert	
Smith, Robert T	Watson, George N	ESSERT, Henry	Wharram, Paul F	
Soronen, Frederick T	<b>HAMILTON</b>	Evans, Gareth W	Williamson, Robert L	
Stuckney, Michael L	Roberts, Jack W	Fitzgerald, Brian A P	Winokur, Paul	
Walsh, Alan D	<b>ISLINGTON</b>	Fox, Kingsley G	Wong, Henry Y P	
Weddell, Thomas A	Alexander, George	Calloway, Charles T P	Wooley, E John	
<b>MANITOBA</b>	<b>LONDON</b>	Gardner, John R	Wright, Kenneth A	
<b>WINNIPEG</b>	Archer, Allan K	Gauer, Donald L	Young, William M	
Bergquist, W E	<b>OAKVILLE</b>	Goldthorpe, R A	Zimmerman, Oscar	
Blake, Ian M	Harding, Keith J	Grace, Dave J	<b>WATERLOO</b>	
Brown, Charles H	Smith, F Eugene	Gregoire, Jean	Bennett, Michael A	
Chapman, Christopher D	<b>OTTAWA</b>	Hafeman, Michael J	Eckersley, Derek	
Devos, Denis J	Cushing, Arthur M	Hale, Michael A	Reynolds, Frank G	
Dinney, George R	Smith, Fraser M	Hall, Gordon M	Reynolds, George A	
Domenico, Joseph A	Woods, H Wayne	Hele, John C R	Reynolds, Margaret A	
Fingas, Wayne E	<b>SCARBOROUGH</b>	Hill, Edward T	<b>WESTON</b>	
Jex, Robert L	Challenger, James O	Hillhouse, James	Walker, J Barrett	
Loadman, Arthur E	<b>TORONTO</b>	Horman, David M	<b>WILLOWDALE</b>	
Magnusson, D S	Bailin, Ailey	Houle, Remi	Beatty, Chester D	
Morrison, David E	Barbosa, Carlos	Hutchinson, R Garth	Millyard, David M	
Parsonage, Jack O	Beca, Peter	Hutchison, Michael B	Morrison, Thomas B	
Rosenberg, Isaac	Beiles, Herb N	Johnston, David R	<b>QUEBEC</b>	
<b>NEW BRUNSWICK</b>	Betteeto, Edward	Koch, Kenneth E	<b>BEACONSFIELD</b>	
<b>FREDERICTON</b>	Bicknell, Arthur	Landry, Patrick	Bailey, Sidney M T	
Hazlett, Richard F S		Leckie, Robin B	<b>MONTREAL</b>	
<b>MONCTON</b>		Lee, H Douglas	Bauer, Nicholas	
Martin, Raymond		Lerner, Peter	Bisson, Richard	
Martineau, Claude J		Livsey, Frank	Blondeau, Gilles	
		Loffree, James A	Duhame, Roger G	
		MacDonald, A Ross	Fortier, Richard	
		Macklin, Donald F	Genest, Pierre	
		MacLeod, D Rae	Gowing, D L	
		Magee, Ken	Lafond, Andre	
		Mandrisch, Elaine		
		Mathews, B Dale		
		Maynard, John C		
		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 L		
		Morrison, Gregory E		
		Morson, Alan E		
		Munk, Peter		

### III. LIST OF MEMBERS BY GEOGRAPHIC LOCATION - FOREIGN

<b>UNITED ARAB EMIRATES</b>	<b>WEST SUSSEX</b>	<b>PAKISTAN</b>
<b>SHARJA</b>	Davies, Roger W Engstrom, Paul E	<b>KARACHI</b>
Ahmad, Sayed A		Akhtar, Saiyid S
<b>AUSTRALIA</b>	<b>FRANCE</b>	<b>PHILIPPINES</b>
<b>SYDNEY</b>	VENCE	<b>MANILA</b>
Graham, John	Morazam, Pierre	Gaitan, Wilfredo J Juan, Mabini L Miravite, Feliciano Sevilla, Exequiel S Tan, Leonardo B J
<b>BELGIUM</b>	<b>GREECE</b>	
<b>BRUSSELS</b>	ATHENS	
Narvell, John C	Koutsopoulos, Constantine Valavanis, Manolis	<b>SINGAPORE</b>
<b>BERMUDA</b>	<b>HONG KONG</b>	<b>SINGAPORE</b>
<b>HAMILTON</b>	<b>HONG KONG</b>	Tan, Beng-Lee
Brown, Peter Burville, John C Leonard, Gregory E Rayner, John W Schaller-Kelly, C V Whiting, David R	Chan, Frank Yun Lam Ip, Joseph C Jenkins, Terry D Leung, Kung Lup Lin, Che Luk, Peter Poon, Patrick S C	<b>SWEDEN</b>
<b>BRAZIL</b>	<b>IRELAND</b>	<b>STOCKHOLM</b>
<b>SAO PAULO</b>	<b>DUBLIN</b>	Wohlner, Ellis A
de Montigny, Andre E Woerner, Lawrence W	Creedon, Seamus	<b>SWITZERLAND</b>
<b>ENGLAND</b>	<b>JAPAN</b>	<b>HERRLIBERG</b>
<b>CROYDON</b>	<b>TOKYO</b>	Parhn, Robert W
Brooks, Alexander T	Abkemeier, Noel J Myers, G Clinton Myers, Valeria S Sakaguchi, Kiyofumi Yoshida, Hideyuki E	<b>LA MOTTAZ</b>
<b>HERTFORD-SHIRE</b>		Seal, Hilary L Seal, Myrna L
Brown, Gerald M	<b>MALAYSIA</b>	<b>ZURICH</b>
Lrushton, Ian Lawton	<b>KUALA LUMPUR</b>	Brooks, Charles E
<b>LONDON</b>	Foong, Soo Hah Wong, Steve	<b>TAIWAN</b>
Boden, Donald E Burrows, Richard P Chao, Kenneth Davis, George E Einck, Nancy R Fishman, Alan S Goford, Jeremy Kyle, George B McLean, Alastair G Merriman, Patricia E Ryan, John P Sanders, David E Smart, Ian G	<b>NETHERLANDS</b>	<b>TAIPEI</b>
	THE HAGUE	Chang, Youling Grace Hu, David D
	Skriletz, Jess A	<b>WEST GERMANY</b>
	<b>NEW ZEALAND</b>	<b>FRANKFURT</b>
	<b>AUCKLAND</b>	Dillman, James W
	Dixon, D Bruce	<b>STUTTGART</b>
		Bonach, Edward John

**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 1985)

**ARTICLE I  
MEMBERSHIP**

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

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

**SECTION 2 Requirements for Admission to Membership** Any person may apply for membership and shall become a member by meeting the requirements contained in this section.

- A. Application. Each candidate for admission must submit a written application which shall include a resume of his education, background, and experience, the names of two references who are members, and such additional information as the Admissions Committee may request
- B. Education. Each candidate shall have passed, or have received credit for, the examinations prescribed from time to time by the Board of Directors, 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 educed by references from two members who have known the candidate for at least eighteen months or from other sources. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board. The procedures for the conduct of such appeal shall be as prescribed by the Board.
- E. Nonresidents. If the candidate is not a resident of the United States, he must meet such other requirements as are prescribed by the Board.
- F. Approval Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions

Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee.

**ARTICLE II  
MEETINGS OF THE MEMBERS**

There shall be an annual meeting of the members each fall at such time and place as the Board shall designate.

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

**ARTICLE III  
BOARD OF DIRECTORS**

**SECTION 1 Composition** The Board shall consist of twenty-eight Directors, comprising the eight Officers, the two immediate Past Presidents and eighteen elected Directors.

**SECTION 2. Election and Term of Office** Each year the members shall elect six Directors to serve for a period of three years. Candidates receiving the greatest number of votes shall be elected. A retiring elected Director, other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected Director at the annual meeting at which his term expires. A Past President shall not be eligible for election as an elected Director at the time at which his ex-officio membership on the Board as Past President expires. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of his election and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected.

**SECTION 3. Meetings.** There shall be an annual meeting of the Board within sixty days prior to the annual meeting of the Academy. Special meetings of the Board shall be called whenever the President or at least five members of the Board so request.

Meetings of the Board may be held either within or outside the state of Illinois. Notice of the meetings of the Board shall be given not less than ten days nor more than thirty days before the meeting, except in the event of a meeting of the Board following the annual meeting of the Academy, in which event newly-elected Directors shall be given notice of such meeting of the Board as promptly as possible. Such notice to newly elected directors may be given personally, by telephone, by mail, or by telegraph.

Any action required to be taken at a meeting of the Board may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the members of the Board.

**SECTION 4 Quorum** At meetings of the Board, a majority of the members of the Board shall constitute a quorum.

**SECTION 5 Duties and Powers** The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

- (a) To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.
- (b) To establish the location of the offices of the Academy
- (c) To invest and administer the funds of the Academy
- (d) To arrange an annual audit of the accounts of the Treasurer
- (e) To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.
- (f) To elect the Officers of the Academy
- (g) To authorize such committees as it may deem necessary for the conduct of the affairs of the Academy.

#### ARTICLE IV EXECUTIVE COMMITTEE

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

#### ARTICLE V OFFICERS

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

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

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the President-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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

The term of two of the Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the third subsequent annual meeting of the Academy. The term of any other Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy. The terms of the Secretary and the Treasurer elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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

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

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

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

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

## ARTICLE VI DUTIES OF OFFICERS

**SECTION 1. President.** The President shall preside at the meetings of the Board and of the Academy. He shall appoint committees authorized by the Board. He may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.

**SECTION 2. President-Elect.** The President-Elect shall have such duties as may be assigned to him by the President or by the Board. In the absence of the President, or in the event of his inability or refusal to act, the President-Elect shall perform the duties of the President's office.

**SECTION 3. Vice Presidents.** Each of the Vice Presidents shall have such duties as may be assigned to him by the President or by the Board.

**SECTION 4. Secretary.** The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.

**SECTION 5. Treasurer.** The Treasurer shall keep a register of the members, have charge of the preparation and publication of any *Yearbook* which may be published, have general supervision of any arrangements for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of his duties, the cost of which shall be paid by the Academy.

## ARTICLE VII FINANCES AND CONTRACTS

**SECTION 1. Dues.** Except as hereinafter provided, each member shall pay such dues for each calendar year as may be established by the Board. Such dues shall be payable as of January 1 of the calendar year. At the time when dues are payable, any member who has become totally disabled or who, having attained an age to be selected by the Board, notifies the Treasurer in writing that he has retired from active work or who has attained age 70 shall be granted exemption from the payment of dues by the Executive Committee.

It shall be the duty of the Treasurer to cause to be notified by mail any member whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If dues remain unpaid, such person shall, on the date which falls three months after the date of mailing such notice, cease to be a member of the Academy for all purposes other than with respect to any penalty or other action determined under discipli-

nary 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 appropri-

ate documents which establish the fact of the conviction and shall immediately notify the member that the member shall be expelled from membership, effective forty-five days from receipt of notice thereof from the Committee. During that forty-five day notice period, the member may request a hearing to show cause why expulsion from the Academy should not be effectuated. Any such hearing shall be conducted pursuant to the procedures set forth below with respect to hearings. At the conclusion of such show-cause hearing, the Committee may reduce or waive the penalty of expulsion. The member may appeal the final decision of the Committee to the Board of Directors in accord with the procedures for such appeals set forth below.

- (4) In the course of dealing with questions and complaints relating to the conduct of members, the chairperson may appoint, from among the members of the Academy, at least one of whom shall be a member of the Committee, with the consent of the President, investigating committees and disciplinary boards vested with the following powers:
  - (a) Investigating committees, empowered to investigate questions and complaints and to propose charges against a member.
  - (b) Disciplinary boards, empowered to hear evidence relating to questions and complaints and to recommend to the Committee findings with respect to such evidence.
- (5) If, after any such investigation by the Committee or an investigating committee, the Committee shall deem the matter investigated to be of sufficient importance, written charges, predicated thereon, stating plainly the charge against the member, together with a notice of the time and place where the Committee or a disciplinary board will meet for consideration thereof, shall be served upon the person concerned, not less than forty-five days before the date of such meeting, either personally or by certified mail, or in such other manner as the Committee may direct.
- (6) In any hearing before the Committee or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence on behalf of the member. Any member preferring a complaint may appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor. A written transcript shall be made of the proceedings in any hearing for submission to each member of the Committee. The Committee or disciplinary board shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.
- (7) Whenever, in the course of any hearing under this Section, evidence shall be presented upon which an-

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

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

- (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 his heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which he or they may be involved by virtue of such person being or having been an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein, provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board approves such settlement, and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of his own willful misconduct.

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

## ARTICLE XI USE OF FINANCIAL RESOURCES: DISSOLUTION

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

## ARTICLE XII AMENDMENTS

Amendments to the Bylaws may be proposed either by a vote of two-thirds of the Directors present at a duly convened meeting of the Board or by written request of not less than three percent of the members. The Board shall specify a reasonable period of time within which the proposed amendment shall be transmitted by the Secretary to the members by mail, and the time for votes to be mailed by the members to the Secretary. Such proposed amendment shall be accompanied by an appropriate discussion of the issues and it shall become effective ten days following the end of the voting period upon the affirmative vote of two-thirds of the members voting.

## PRESCRIBED EXAMINATIONS

The Academy Board 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 Title III of the Employee Retirement Income Security Act of 1974.

In those cases where familiarity with actuarial practices and principles in the United States cannot be assumed, the Admissions Committee is empowered to call for evidence of such familiarity.

## QUALIFICATION STANDARDS

The following 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 appropriate committee. Such counsel is advisory in nature and will not otherwise absolve the inquiring member from ultimate responsibility to accept assignments only in areas of competency and qualification. Other members who sign statements of opinion should be prepared to demonstrate their qualifications.

The standards have been developed to be as parallel as possible. The differences in the 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 advanced treatment of those broad subjects relating to policy reserves and the U.S. Annual Statement Blank, whereas the examinations of the Casualty Actuarial Society have consistently contained material relating to the specific subject of loss and loss adjustment expense reserve determinations.

There may be special situations where the signature is for a limited assignment for which not all the educational subjects or the experience standards are needed. The following standards cover general situations. A danger of signing in special situations with limited educational and experience background is the inability to recognize the broader implications of the special situation. An actuary with limited educational and experience credentials can minimize that risk by consulting fully qualified actuaries.

### STANDARDS FOR SIGNING STATEMENTS OF ACTUARIAL OPINION AS A "QUALIFIED ACTUARY" ON THE NAIC LIFE AND ACCIDENT AND HEALTH 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 STATEMENTS 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 render 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

## PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT AND PRACTICE\*

The development of standards of professional conduct and practice has become a major area of involvement for the American Academy of Actuaries in recent years. The development and enforcement of such standards is essential if the actuarial profession is to achieve public recognition as a profession.

Standards are expressed in two distinct areas:

1. *Ethics*—A professional should conduct activities in an ethical way. A professional should be sure to only accept assignments 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. *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 to 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.

Pursuant to Opinion 5, the Academy may promulgate qualification standards 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." Such Recommendations and Interpretations provide more specific guidance in particular practice areas. Thus far, the Academy has promulgated such standards of practice in three areas:

1. Financial Reporting for Insurance Companies
2. Pension Plans
3. Dividends for Individual Life Insurance and Annuities

The Academy believes that the development of this document helps fulfill several needs:

1. Standards of conduct and practice are the cornerstones for the self-regulation of a profession. Proper procedures are required if we are to prove that we can effectively regulate ourselves.
2. If our standards are to achieve credibility with audiences outside the profession, then the public must be assured that our standards are responsibly developed.
3. Considerable confusion exists among actuaries about the differences among Guides, Opinions, Recommen-

tions and Interpretations. If we can make these distinctions clearer, the various standards will become more meaningful and useful to all actuaries.

4. We must develop procedures that allow full participation of the membership in the development of 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 and practice.

### A. Scope of Application

The procedures contained in this document apply to the development by the American Academy of Actuaries of new or revised standards of professional conduct and practice, i.e., the Guides, Opinions, Recommendations and Interpretations.

The term "exposure draft" as used herein refers to a proposed draft of a Guide, Opinion, Recommendation or Interpretation that has been developed by the appropriate Academy committee and for which the comments of the membership and other interested parties are being solicited. An exposure draft has not received final approval of the Board of Directors and thus is not in effect during the exposure process.

Substantial compliance with these procedures will be required for a Guide, Opinion, Recommendation or Interpretation to become effective and applicable to the activities of members of the Academy.

These procedures do not apply when the Board of Directors (for Guides and Opinions) or Interim Actuarial Standards Board (for Recommendations and Interpretations), by a two-thirds vote for good cause, finds that exposure draft procedures are impractical because of compelling circumstances. In such event, the Board may direct that a Guide or Opinion be promulgated and made effective on an interim basis; or the IASB may recommend to the Board that a Recommendation or Interpretation be adopted and the Board, by the same two-thirds vote, may promulgate such 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 pronounce-

\*This is a reprint of a document by the same title, approved by the Board of Directors in 1981 and revised by the Board of Directors on October 8, 1985 to reflect the creation of the Interim Actuarial Standards Board (IASB). While still very useful as the official procedures, it is intended that the Academy will update these procedures as part of the increased emphasis on standards of practice by the IASB.

ment will be substituted in total for the interim pronouncement.

The procedures for handling exposure drafts of Guides and Opinions that are specified in this document will also be utilized in those instances in which it is decided to expose a pronouncement other than a Guide, Opinion, Recommendation or Interpretation. 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.

## B. Definitions

### 1. Guide

The Guides to Professional Conduct are a generic code of professional ethics relating to the conduct of the actuary and includes 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.

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 of 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 Recom-

mendation and failure to adhere to an applicable Interpretation is not as serious as with a Recommendation. To the extent that the actuary can reasonably support a deviation, an allegation of wrongdoing should not be pursued.

## C. Procedures in Developing Standards

1. *Development*—The committee developing the pronouncement is free to utilize the input of non-committee members, as well as committee members, in preparing the exposure draft. The committee is encouraged to seek out a wide range of ideas and views as it develops the exposure draft. The committee may wish to consider such options as a "call for information" or a public hearing to solicit ideas in the initial developmental stages of an exposure draft. Before the initial exposure, an opinion of counsel is required. Such opinion should recommend changes, where needed, to bring the draft into conformity with applicable law.
2. *Approval to Expose*—The exposure draft will be distributed to the Board of Directors (for Guides and Opinions) or the IASB (for Recommendations and Interpretations) for their approval to expose. The Board or IASB 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 pronouncement. Under unusual circumstances, the Executive Committee or the President may act in place of the Board or the Chairperson in place of the IASB 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. Pronouncement being exposed
  - e. Other supporting 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 pronouncements

- d. The exposure draft will normally be produced in booklet form, although other forms may be used as appropriate (e.g., a very short draft may not lend itself to booklet form)
- e. Color coding will be used
- Exposure drafts—blue
  - Final pronouncements—yellow
- 5 *Deadline*—The deadline for comments is set by staff 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 extreme time urgency exists. Any period shorter than 60 days requires the approval of the President or Chairperson of the IASB. 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 extreme time urgency necessitates a special mailing. A special mailing requires the approval of the President or Chairperson of the IASB and should be used only when truly urgent, in order to minimize Academy mailing costs
7. *Non-Members*—The committee chairperson, after consulting with appropriate officers and staff, will set forth a list of persons and organizations outside the Academy to whom the exposure draft will be circulated. This list shall accompany the exposure draft when it is forwarded to the Board of Directors or Interim Actuarial Standards Board for their consideration, and they will decide to whom exposure will be made. In addition, copies are available to anyone else upon request.
8. *Processing*
- a. All comments are to be sent to the Washington office which acts as a collection agency. 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 filing a response receives an acknowledgment of receipt from the Washington Office.
  - b. 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. The committee should avoid the appearance of rejecting comments out of hand.
  - 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 or Chairperson of the LASB.
- a. Such reports should be with 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 should be accepted.
  - b. All comments received should be given appropriate consideration
  - c. The committee should impartially consider comments received and should avoid the appearance of rejecting comments out of hand.
  - d. An opinion of counsel is required as to all substantive changes made to the exposure draft by the committee 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 pronouncement 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 or upon direction

of the Chairperson of the IASB after consultation with the committee chairperson and staff. See Section D following for further comments.

14. *Second Exposure Draft*—In rare instances it may be necessary to have a second exposure draft, or alternatively a second public hearing, and go through the cycle another time. This should be the exception rather than the rule and should only happen when major substantive changes are required in the first draft. If the changes are so fundamental as to change the essential nature of the pronouncement, then consideration should be given to re-solicit membership input.
15. *Final Approval*—The final pronouncement will be distributed to the Board of Directors for their approval to promulgate. In the case of Guides and Opinions, 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 pronouncement. For recommended promulgations from the IASB, the Board may vote to promulgate or return the proposal to the IASB.
16. *Promulgation*
  - a. The Washington office will handle promulgation of the final pronouncement.
  - b. The format of the final promulgation is as follows.
    - Title page
    - Date
    - Final pronouncement
    - Other supporting material, if any
    - Names of committee members (no organizational affiliations shown)
  - c. The final promulgation will be accomplished by the status and history of the draft to date and by an analysis of major comments received and whether or not they were incorporated in the final pronouncement. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale is provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.
  - d. The final pronouncement will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following Board approval unless extreme time urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when truly urgent in order to minimize Academy mailing costs.
  - e. Final pronouncements will be incorporated in the permanent publications of the Academy as follows:

- Guides, Opinions, Recommendations, and Interpretations will go into the Yearbook.
- Others will go 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.
- 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 pronouncements must be definitive and cannot contain such alternatives.
- c. If a final pronouncement is not the unanimous view of the committee, appropriate recognition of minority views will be incorporated in the accompanying material to the final pronouncement.
- d. Proposed changes to the Guides, Opinions, Recommendations and Interpretations require at least a majority vote of the committee and the Board of Directors or IASB to expose. Adoption of a Guide or Opinion requires a two-thirds vote of the committee and the Board. Adoption of a Recommendation or Interpretation requires a two-thirds vote of the committee and the IASB and at least a majority vote of the Board.

#### D. *Public Hearings*

1. *Decision*—Public hearings are not generally required, but are mandatory upon direction of the President or Chairperson of the IASB after consultation with the committee chairperson, appropriate officers (in the case of the Board), 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. Whether one element of the membership (profession) could arguably be hindered by the draft, if finally promulgated.
  - e. 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*—Attachment to an otherwise scheduled actuarial meeting provides an attractive alternative if the

- timing is appropriate. Otherwise location near a major metropolitan airport is preferred.
4. *Notice*—Notice to the initial recipients of the exposure draft should be given, 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, the Chairperson of the IASB, 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*—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.

#### E. 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 are available on request at a charge at least equal to the cost of reproduction.
- 3 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.
- 4 General distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost (except as provided above in 2).

## 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.

### 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

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Opinions as to Professional Conduct are expansions of the Guides in particular areas. They are developed by the Committee on Guides to Professional Conduct and are published in accordance with procedures prescribed by the Board of Directors.

### INTERPRETATIVE OPINION 1. RELATIONS WITH OTHER ACTUARIES

(Adopted 1969; Revised 1976, 1979, 1984)

#### INTRODUCTION

*"I hold every man a debtor to his profession, from the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto."*—Francis Bacon

Much of a professional's knowledge comes from what has been contributed to the profession by others before. This does not cease with the past, however. There must be continual interchange of information and opinion which enriches the total knowledge within a profession. Ideas and things that have been learned from experience are not patented. Through professional articles and speeches, members of a profession contribute from their knowledge to the improvement of the group. Such cooperation is essential so that the whole profession may keep up with the rapid changes of the business world and the demands of the profession. An individual actuary's particular experience must be augmented by what is provided by others in the profession in order to develop sources of knowledge of the theory and techniques of the profession.

Thus, there is the necessity, as well as the desirability, of cordial relations and mutual confidence among the members of a profession. This contributes to the advancement of the profession and to the improved quality of its service to its clients. A

characteristic of, and a satisfaction to, the professional is to have the respect and good opinion of fellow practitioners. Mutual confidence is built on adherence to ethical conduct and professional courtesy.

Competence and concern for clients require that a professional be ready to refer work to specialists or consult with them, where appropriate.

#### OPINION

(a) *Professionalism*

An actuary, as a professional, will show courtesy toward other actuaries and their clients.

(b) *Disagreements and Differences of Opinion*.

Because of the nature of actuarial work, differences of opinions among actuaries may arise, particularly in choices of assumptions and methods. Guides 1(a) and 3 are applicable. It is expected that discussion of such differences, whether directly between actuaries or in observations made to a client by one actuary on the work of another, will be conducted objectively and with courtesy.

An actuary, in the course of employment or an engagement, may encounter a situation such that the best interest of the employer or client would be served by the actuary's setting out an alternative opinion to that expressed by another actuary together with an explanation of the factors which lend support to the alternative opinion. Guide 3 and this Opinion should not be construed as preventing the actuary from expressing such alternative to the employer or client.

If an actuary believes that a material difference of findings has been engendered by incompetence or misconduct on the part of another actuary, the procedures set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. Charges of incompetence or misconduct should not be circulated except in private communication to appropriate legal authorities or to those in the profession charged with supervision and judgment of such matters, unless such violations have been publicly stated by those authorities to have occurred.

(c) *Responsibility of Actuary if Illegal or Unprofessional Acts by Another Actuary are Suspected*

An actuary may have reason to suspect that another actuary may have acted illegally or unprofessionally or may have otherwise engaged in misconduct in the course of professional activity. In such cases the actuary should confer with the Committee on Discipline, and, if considered appropriate, the procedure set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. In such a case, the issue may be a matter of law as well as of ethics. An actuary faced with a decision whether or not to invoke that procedure should consider seeking legal counsel;

action may bring the possibility of a defamation suit, inaction may bring civil charges.

For a professional to condone serious fault can be as harmful to the public interest or to the profession as to commit it. An actuary who condones another actuary's misconduct is also guilty of misconduct. Ethical conduct is not defined solely by admonitions and prohibitions but requires commitment to honorable behavior even at the possible sacrifice of personal advantage or convenience.

The Committee on Guides to Professional Conduct stands ready to confer with any actuary who needs guidance regarding a problem of professional ethics whether the problem concerns a member or another actuary who is not a member.

(d) *Change of Actuary or Appointment of Additional Actuary*

An actuary may provide service to any principal (any present or prospective client or employer) who requests it, even though such principal may be served by another actuary in the same matter, or may succeed another actuary at the request of the principal. A principal has an indisputable right to choose a professional adviser. A principal may have legitimate reasons to change advisers or to retain more than one adviser in the same matter. The purpose of a new appointment may not always be above criticism, however, and an existing adviser's freedom to fulfill an engagement in a professional way must be safeguarded.

Accordingly, if an actuary is invited to advise a principal for whom the actuary knows, or has grounds for supposing, that another actuary is already acting in a professional capacity with respect to the same matter, or has recently so acted, it would normally be a professional courtesy and a prudent procedure to consult the other actuary, both to prepare adequately for the assignment and to make an informed judgment whether there are professional considerations which might affect acceptance of the assignment.

The prospective new or additional actuary should request the principal's consent to such consultation. The withholding of such consent could be a material factor affecting the propriety of accepting the appointment.

In such consultation, the relevant items for discussion include: (1) pertinent background and past history with respect to the assignment; (2) the reasons for the change; (3) any disagreements between the principal and the other actuary as to matters of actuarial concern, and (4) whether there are any professional reasons why the invitation ought not to be accepted or any professional difficulties to which acceptance might give rise, such as any actuarial problems that have arisen because of the condition of the principal's records, any facts that might have a bearing on the principal's judgment or integrity, and any actuarial matters that have required an inordinate amount of time in the past. Any such information should be given due weight by the proposed new or additional actuary before deciding whether to act.

When the principal has given consent to such discussion, the original actuary should cooperate in making available relevant information, provided appropriate compensation is anticipated. Such information would include any pertinent data and documents but need not include any items of a proprietary nature.

The original actuary must not, without the consent of the principal, disclose to the new or additional actuary any information which might involve the principal's confidential affairs.

## INTERPRETATIVE OPINION 2: USE OF TITLES AND DESIGNATIONS

(Adopted 1970; Revised 1984)

### INTRODUCTION

Guide 6 and Section 1 of Article I of the Bylaws are concerned primarily with the use of titles by members and, in particular, with designations related to the Academy. The purpose of the Guide is to clarify the proper use of a designation. For this Opinion, the term *title* means any title conferred by an employer and need not denote officer standing, and the term *designation* means a specific reference to any relationship of a member to the Academy.

### OPINION

(a) *Appropriate Signatures*

The designation "M.A.A." 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.  
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 mapplicable, 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 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 information is to be conveyed to any such indirect users by

someone other than the actuary, the actuary should recognize the risk of misquotation, misinterpretation or other misuse of its actuarial aspects. 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 profes-

sion . . ." Such "sound actuarial principles and practices" constitute Generally Accepted Actuarial Principles and Practices.

(b) *Sources of Generally Accepted Actuarial Principles and Practices*

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.

(d) *Professional Judgment Prevails*

In all cases the professional judgment of the actuary should prevail

## INTERPRETATIVE OPINION 5: QUALIFICATIONS TO GIVE ADVICE IN A SPECIFIC SITUATION

(Adopted 1973; Revised 1975, 1978, 1983)

### INTRODUCTION

This Opinion interprets Guide 1(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 the 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 experi-

\*NOTE: Currently such committees include:  
Casualty Committee of the IASB  
Health Committee of the IASB  
Life Committee of the IASB  
Subcommittee on Dividends and Other Non-Guaranteed Elements  
Pension Committee of the IASB  
Specialty Committee of the IASB

ence 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 over come these limitations.

## INTERPRETATIVE OPINION 6: ADVERTISING

(Adopted 1984)

### INTRODUCTION

This Opinion interprets Guide 5 by presenting standards with which to distinguish advertising inconsistent with the intent of the Guide from advertising which serves the informational needs of the public and the legitimate publicity needs of actuaries and of organizations which employ the services of actuaries. An actuary practicing in any field which is subject to rules prescribed by a regulatory body also should be aware of any rules promulgated by that body to govern advertising by professional practitioners whose service falls within its jurisdiction.

"Advertising," as used in this Opinion, encompasses all communications by whatever medium, including oral communications, which may directly or indirectly influence any person or organization to decide whether there is a need for actuarial services or to select a specific person or firm to perform actuarial services.

It is the intent of this Opinion to discourage advertising which contains any statements or claims which are in any respect false, fraudulent, misleading or deceptive, without discouraging advertising which serves the public by conveying information which is likely to be useful in deciding whether the services of any actuary are needed and in selecting an actuary to perform needed services. Doubtful cases should be resolved in the spirit of that intent.

### 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 statements 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.

# FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

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**STATEMENT RESPECTING THE STRUCTURE  
AND THE PROCEDURES IN THE DEVELOPMENT  
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 acquisition date which include provisions, selected without regard to the level of the gross premium, for the risks of adverse deviations from most likely assumptions.

**Type 2** A Type 2 valuation premium is a premium based on most likely assumptions (i.e., without provision for the risks of adverse deviations) selected as of the acquisition date.

**Type 3** A Type 3 valuation premium is a premium based on assumptions selected as of the acquisition date which substantially reproduce the actual gross premium

5. The assumptions for Type 1 valuation premiums and for Type 3 valuation premiums should be so chosen that a reasonable balance is maintained with respect to the provisions for each risk of adverse deviation
6. If the actual gross premiums equal or exceed the Type 1 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 1 valuation premiums, valued on Type 1 assumptions
7. If the actual gross premiums are less than the Type 1 valuation premiums but equal to or greater than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 3 valuation premiums, valued on Type 3 assumptions.
8. If the actual gross premiums are less than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future actual gross premiums, valued on Type 2 assumptions
9. Assumptions selected as of the acquisition date should be used in computing the reserves for use in all subsequent financial statements, prepared by the company in accordance with generally accepted accounting principles unless, at a subsequent valuation date, reserve strengthening is required to recognize future losses. Reserve strengthening is required on a valuation date whenever

- (a) The then present value of future benefits and expenses exceeds
- (b) the sum of
  - (i) the then present value of future gross premiums and
  - (ii) the current reserve on the existing valuation basis

for an entire line of business or a major block of business, using most likely assumptions selected as of the valuation date. Reserves on the strengthened basis are the excess of the present value of future costs over the present value of future gross premiums, valued on current most likely assumptions.\* Reserves on subsequent dates should continue to be valued on those assumptions, unless at a later date further strengthening is required to recognize future

losses. It should be noted that, if most likely assumptions are used in the valuation process, there will be a need for frequent review to determine whether additional reserve strengthening becomes necessary as a result of deterioration in the expected experience.

10. When reserves are calculated according to item 8 or strengthened according to item 9, and when the negative element of the total reserve arising from acquisition expenses is separated and shown as an asset (often labeled "unamortized acquisition expense"), the effect of the deficiency should be recognized first by reducing the "unamortized acquisition expense."
11. The term "acquisition date" as used in this Recommendation means the issue date, except that for statements of an acquiring company the term shall mean the date of purchase where a life insurance company has been acquired by purchase or where policies originally issued by another insurer have been acquired by purchase. (In the case of a pooling of interests, the assumptions selected at the issue date should continue to be used unless and until strengthened reserves are required.)
12. Appropriately analogous constraints should apply to the range of such actuarial assumptions used for lines of non-participating insurance other than ordinary and industrial life insurance
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."

\*Generally accepted accounting principles, as determined by the AICPA Committee on Insurance Accounting and Auditing, require that the most likely assumptions used in calculating reserves on the strengthened basis contain some degree of conservatism. In compliance with this accounting requirement, it is recommended that any 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:
- The effect of expected experience (i.e., most likely assumptions) more (or less) favorable than valuation assumptions, plus
  - The effect of actual experience more (or less) favorable than expected experience, plus
  - 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."<sup>7</sup> 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:
- 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,
  - There should be a reasonable balance among the provisions for risk of adverse deviation, both by type of assumption and by policy year,
  - 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
  - Measures to avoid deferring the recognition of loss should be taken if the actual gross premiums are inadequate
5. With those disciplines, profits from the first source should be positive and will emerge substantially in proportion to release from risk, profit or loss from the second source will emerge in each accounting period to the extent that actual experience is more favorable or less favorable than expected experience; and any profit from the third source will emerge substantially in proportion to the receipt of premiums.
6. The relationships defined in paragraph 4 of Recommendation 1 may be applied for an entire line of business or at the discretion of the actuary, for major blocks within a line. The actuary would not be expected to compute Type 2 and Type 3 premiums if actual gross premiums equal or exceed Type 1 premiums, nor would he be expected to compute Type 3 premiums if actual gross premiums are less than Type 2 premiums.
7. The determination of actual gross premiums is the responsibility and prerogative of the company. If the gross premiums so established make relatively small provision for the risks of adverse deviation, the GAAP reserves will be based on actuarial assumptions which produce a valuation premium substantially equal to the actual gross premium, with no specific loading for profit.
8. A loading for profit can be recognized in GAAP accounting only to the extent that the gross premium is larger than the valuation premium based on assumptions which make reasonable provisions for the risks of 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 paragraph relate

<sup>7</sup>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. This 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.

ing 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 ac-

tuarial principles, but actuarial techniques may be employed for such determination and must be employed to test recoverability of the amount of unamortized acquisition expense. To be consistent with actuarial principles, the difference between the amount carried on the balance sheet as reserve liability and the amount carried as deferred charge on account of unamortized acquisition expense must be substantially equal to the present value of future costs less the present value of future valuation premiums, based on actuarial assumptions determined in accordance with Recommendation 1.

3. Sound actuarial practice takes account of all elements of future cost, including all maintenance expenses, when testing the adequacy of premiums and reserves to carry policies to completion, and it is good actuarial practice to include actuarial assumptions for level maintenance expenses in reserve computations. For those policies for which level premiums are payable throughout the term of the policy, it is true, as the Audit Guide suggests, that the actuarial assumption for level maintenance expenses does not affect the reserve. The reserve for other types of policies may be affected, however, and any maintenance expense assumption which is not level will always affect the reserve. Similarly, unlevel renewal commissions will affect either the reserve or the amount of unamortized acquisition expenses.
4. Although actuarial principles might recognize other alternatives, the Audit Guide requires that the amount of provision for deferred acquisition expenses taken into the reserve system for any accounting period not differ materially from the actual recoverable deferrable acquisition expenses of that period. Thus, if actual deferrable acquisition expenses are materially greater than the provision made in the valuation premium for such expenses, the actuary should increase the provision for acquisition expense in the valuation premium, provided that the resulting valuation premium does not exceed the gross premium. Similarly, if actual deferrable acquisition expenses are materially less than the provision made in the valuation premium for such expenses, the actuary should eliminate the difference from the amount of acquisition expenses deferred. Adjustments because of differences between actual and assumed acquisition expenses should be reflected in the valuation premiums used when making the recoverability test specified in paragraphs 4 through 8 of Recommendation 1.
5. The amount of certain items of deferrable acquisition expense cannot be known in time to be used in the financial statements of the accounting period in which policies are issued, and must be estimated. Such items may include, for example, first-year commissions and expenses related to first-year premiums which are paid on other than an annual basis.
6. The Audit Guide requires the auditor, when reviewing the actual amount of acquisition charges which may be deferred, to recognize for that purpose "only those acquisition expenses which both vary with, and are primarily

related to, the production of new business." When considering any indirect expense, the Guide advises the auditor that judgment will be required, "with overriding considerations being those of reasonable conservatism, consistency, and recoverability." The actuary should be prepared to demonstrate the relationship between any item of actual acquisition expense and the provision in the valuation premium for acquisition expense, and the effect of that relationship on 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 "Purchase Accounting" situations should be based on assumptions which are chosen as of the date of purchase. Several methods of computing reserves in these situations have been developed.<sup>1</sup> 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 Defined Initial Reserve Method, the initial reserve is taken as a predetermined amount, the total reserve must then be allocated to each plan, issue year and issue age cell.

In arriving at the predetermined amount, it would be appropriate to use the amount determined by the purchaser in establishing the purchase price, so long as the elements of the purchase price were bargained for in good faith and the predetermined amount 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 expenses less the present value of future valuation premiums, using assumptions appropriate to the business which include provision for adverse deviation.

In applying the Defined Valuation Premium Method a determination of a reasonable profit allowance must be made. The profit allowance and the provision for adverse deviation used in determining the reserves should be consistent with those which apply to current new business issued by the company which will be assuming the future risk on the acquired business. This may be either the acquiring company or the purchased company, depending on whether or not the

<sup>1</sup>See Corbett, "Accounting for the Purchase of a Life Insurance Company," FSA XXVII, and Odell, "Establishing Reserve Systems in Purchase Situations," Proceedings CAPP XXV.

- 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 proportionate to the GAAP

profits expected to emerge from the business, based on the revised valuation assumptions. If the excess arises from other lines of insurance or from business to be 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 the liberal administration of new claims, resulting in lower required reserves per claim.
  - (d) Existing legislation and judicial interpretation of contract provisions may occasionally require payment of benefits beyond those contemplated when the contract was drafted. Such increased obligations should be reflected in the reserves with respect to business written after the effect of such legislation or court decisions has been recognized.
  - (e) The anticipated level of future inflation in health insurance costs and the ability of the company to secure timely rate 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 convertibility, the market for the product, and the marketing technique employed.
3. Care should be taken when providing a margin for adverse deviation in lapse rates, since an increase in the

lapse rates may reduce the reserve otherwise determined. Under these circumstances, it may be necessary to reduce the lapse rate below that expected in order to provide a margin for conservatism.

4. Lapse rates are often subject to economic cycles. It is not considered necessary to anticipate variations in lapse rates due to small temporary changes in economic conditions. Trends in economic conditions which are expected to be long term or severe enough to have a significant and continuing effect on lapse rates should be reflected in the lapse rate assumptions.

#### INTERPRETATION 1-G: INTEREST

(Adopted 1979)

1. The interest rate assumption is the series of yield rates assumed on funds to be invested over the lifetime of the policies involved. The yield rate includes dividends, rental income, and interest, and is net of depreciation and other investment expenses. Accrual of discount and amortization of premium should be included in determining the yield rate. Factors to consider which may influence the expected yield rate assumption include the type of investments, anticipated cash flow and reinvestment patterns, recent or expected changes in company investment policy, inflation, the method which the company uses to distribute investment income for the type of business being valued, and government policy. The exposure to surrenders and to policy loans and the policy loan interest rate should also be considered in selecting the yield rate assumption.
2. The chance of adverse deviation with respect to funds which will be invested during the early years after issue is much less than with respect to funds which will be invested many years after issue. For this reason, the provision for adverse deviation should generally be greater for later durations than for earlier ones. It should be noted that, in certain situations, Interpretation 1-B (No. 3) will require that some assumed interest rates be increased to provide for adverse deviation.

#### INTERPRETATION 1-H. RELATION TO GROSS PREMIUM ASSUMPTIONS

(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 advice 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 principal 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 2-A 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 any time 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 accepted 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 his judgment deems to have pertinence. The adoption for new issues of an actuarial assumption which differs from a corresponding assumption used for any prior issues is not a change in actuarial assumptions within the meaning of this paragraph.
12. The report should also compare (a) the amount of net liability for future policy obligations and expenses, less any amount of unamortized acquisition expenses, with (b) the amount of net liability for future policy obligations reported in financial statements filed with state regulatory authorities; and if (a) is less than (b) the report should state the amount of the difference. The "net liability" referred to in (a) and (b) above should reflect adjustments for deferred premiums and other related items.

#### *Statement of Actuarial Opinion*

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 opin-

ion is to be expressed, and expressing such opinion. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his opinion or to explain some aspect of the financial statements which is not already sufficiently explained in a footnote

2. The following are examples, for illustrative purposes, of language which in typical circumstances might be included in a Statement of Actuarial Opinion in connection with financial statements of a stock life insurance company prepared in accordance with generally accepted accounting principles as that term is understood in the United States. The illustrative language should be modified as needed to meet the circumstances of a particular case, and the actuary should in any case use language which clearly expresses his professional judgment
3. The scope paragraph of a Statement of Actuarial Opinion should contain a sentence which describes the facts of the actual situation, such as one of the following
  - (a) "I am the Vice President of the X Life Insurance Company and am a Member of the American Academy of Actuaries."
  - (b) "I am associated with the Firm of A & B, Consulting Actuaries, and am a Member of the American Academy of Actuaries. I have (have not) been involved in the preparation of the financial statements of the X Life Insurance Company."

4. The scope paragraph should also contain a sentence such as the following

"I have examined the actuarial assumptions and actuarial methods used in determining future policy obligations and expenses, deferred acquisition expenses, and related actuarial items (list other material items) in the financial statements of the Company, as prepared by the Company to accord to generally accepted accounting principles, as of December 31, 19\_\_\_\_\_, and December 31, 19\_\_\_\_\_, and for the years then ended."

5. If the actuary has examined the underlying records the scope paragraph of a Statement of Actuarial Opinion might include a sentence such as the following

"My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic records and such tests of the actuarial calculations as I considered necessary."

If the actuary has relied upon an independent auditor's review of basic in force records the foregoing sentence might be preceded by a sentence such as the following.

"I relied upon the auditor's verification of basic in force records."

In such case the sentence as first suggested above might commence:

"In other respects my examination (etc.)"

6. The expressions of opinion described in paragraph 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
- 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 \_\_\_\_\_.
  - 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 \_\_\_\_\_.
  - 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)

- 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.
- 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)
- 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
- 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 rein-

surance reserves transferred to the company under the reinsurance arrangement. Special consideration must be given to those reinsurance arrangements where the conditions of the reinsurance do not parallel those of the original insurance.

#### INTERPRETATION 4-A REINSURANCE APPROXIMATIONS

(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 proportion of the total amount of insurance in force with the ceding company, or when unconventional, or "special" reinsurance arrangements are in effect, it is incumbent on the actuary to use the approximations suggested in paragraph 4 only after extensive tests have satisfied him or her that such approximations do not introduce material distortion into the ceding company's financial statements.

For further background and insight into the subject of accounting for reinsurance ceded, the actuary is directed to pages 397-413 (especially page 411 for yearly renewable term reinsurance) of Volume XXVII of the Transactions of the Society of Actuaries.

#### RECOMMENDATION 5: RECOGNITION OF PREMIUMS

(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 recog-

nized 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. If 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<sup>1</sup>. 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<sup>2</sup> 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 is the case for the "mean" reserve type computation), then the pro rata valuation premiums corresponding to the gross deferred premiums and to the gross uncollected premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.

(c) Other items:

If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

The amount of expense provision associated with the collection of advance premiums should be set up

as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce gross advance premiums.) The increase in reserve item in the income statement will not reflect any increase in reserves on account of the valuation premium associated with gross deferred or uncollected premiums.

The income statement will not contain any item representing the increase in any profit margin related to deferred premiums or uncollected premiums.

(d) Net income.

Any profit margin related to deferred or uncollected premiums is neither included as an asset nor taken into net income until the accounting period during which such premiums are received.

- 5 Method #2: Premiums are recognized when due. Those premiums which are due but uncollected at the end of an accounting period are taken into revenue. Deferred premiums are handled as in Method #1

(a) Gross premium:

The increase in the gross advance premiums is subtracted from, and the increase in the gross due but uncollected premiums is added to gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. An asset will be held on account of the gross premiums which are due but uncollected. There will be no asset held on account of deferred premiums.

(b) Valuation premium:

If the reserve computation has assumed that the full annual premium has been paid, the pro rata valuation premiums corresponding to the gross deferred premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.

(c) Other items:

If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

The amount of expense provision associated with the collection of advance premiums should be set up as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce gross advance premiums.) The increase in reserve item in the income statement will not reflect any increase in reserves on account of the valuation premium associated with gross deferred premiums, but will reflect

<sup>1</sup>For example. Suppose reserve factors assume that with respect to a premium due on the second policy anniversary a commission of \$80.00 is payable, hence, the assumption of \$80.00 of expense upon payment of the premium due on the second anniversary is built into the reserving system. Suppose further that at the end of an accounting period this premium is due but unpaid. The reserving system contained an expense provision of \$80.00 which pertains to the premium accrual of the gross premium due on the second anniversary and was "released" on the date that premium was due.

<sup>2</sup>"Advance premium" is used throughout this Interpretation to refer to a premium paid prior to but due after the valuation date. "Deferred premium" is used here to refer to a premium which is not yet due, but which will be due before the end of the current policy year. This Interpretation relates to advance premiums before application of any discount, the accounting for such discount is not within the scope of this Interpretation.

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<sup>3</sup> 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 appropriate portion of the reserve.

The amount of any expense provision proportionate to the unearned premium and the amount of expense provision associated with the collection of advance premiums should be set up as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce the liability for

gross advance and unearned premiums.) The increase in reserve item in the income statement will reflect any increase in reserves on account of the valuation premium associated with the gross uncollected premiums.

The probability of noncollection of due but uncollected premiums must be recognized (see paragraph 9).

(d) Net income:

Any profit margin in the gross premiums is recognized continuously throughout the policy year. The profit margin on earned premiums is recognized whether the premiums are paid or unpaid, subject to provision for noncollection of due but uncollected premiums. The profit margin on unearned premiums is excluded.

7. Method #4: The entire premium for a policy year is recognized at the beginning of that policy year. Although this method is the one most commonly used for statutory accounting, its treatment of deferred premiums does not conform to Rule 7A-03-4 of SEC Regulation S-X, as revised February 14, 1974, and therefore is not used in financial statements prepared in accordance with generally accepted accounting principles. It is mentioned here only for completeness.

8. Under each method, the proper handling of the various statement items (including gross premium accrual amounts, valuation premium accrual amounts, and accruals of expense provisions relating to the premium accrual) depends upon the formula used in the reserve computation. As one example, if Method #2 (premiums recognized when due) is used and the underlying reserve formula is of the "mid-terminal" type (which assumes premiums are paid continuously and expense provisions are released with corresponding timing), then the 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.

<sup>3</sup>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<sup>1</sup> 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 charged in the income statement like changes in life insurance reserves. This method is most commonly used by life insurance companies.

<sup>1</sup>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 5-C. 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 or other liability items should take into account the expenses related to the contract, premium taxes, retrospective commission or experience refund arrangements, and any other pertinent items
- 4 Monthly Outstanding Balance Contracts:

In determining premium revenue for these contracts, the gross unearned portion<sup>1</sup> 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 pe-

<sup>1</sup> 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.)

riods 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 com-

pany, 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 participating profits that is not available to stockholders. Current participating profits in excess of the imposed restriction would be credited, and policyholder dividend disbursements would be charged, to this account.
3. The simplest situation is the company for which all of the participating profits inure to policyholders. In this case, all participating profits should be excluded from stockholders' equity by appropriate charges and should be credited to the Participating Policyholders' Account.
4. Approaches to the determination of stockholders' profits from a typical established, on-going line of participating business are presented in paragraphs 5, 6, and 7 for each of three categories of restrictions:
  - (a) Stockholders' portion limited to a percentage of participating profits,
  - (b) Stockholders' portion limited to a constant per thousand of participating insurance in force,

- (c) Stockholders' portion limited to the greater of 4 a or 4.b.

Suitable modifications of these approaches are likely to be required when the participating business is newly introduced or running off, or otherwise changing markedly. Such modifications should recognize the operation of any restrictions that are applicable only to the current year's profits, as well as those applicable to cumulative profits. In addition, such modifications should be disciplined by the fact that, over the lifetime of the participating operation, profits inuring to shareholders cannot exceed profits remaining after dividends to policyholders.

- 5 If the limit on the stockholders' portion is, for example, 10% of participating statutory profits, then 90% of pre-dividend participating GAAP profits would be credited to the Participating Policyholders' Account. In this situation, the difference between the stockholders' portion (10%) of statutory profits and the stockholders' portion (10%) of GAAP profits is treated as a timing difference.
- 6 If the limit on the stockholders' portion is, for example, 50¢ per thousand of participating insurance in force, all participating GAAP profits in excess of 50¢ per thousand would be credited to the Participating Policyholders' Account. In this situation, there are no timing differences.
- 7 If the limit is, for example, the greater of 10% of statutory profits or 50¢ per thousand of participating insurance in force, the actuary should consider which of the two limits is likely to predominate in statutory statements in future years.
  - (a) When the 10% limit is likely to govern in most future years, it would generally be appropriate to report as stockholders' profits 10% of pre-dividend participating GAAP profits for the year. In this case, any additional amounts arising from the alternate limit should be taken into stockholder profits at the appropriate times. One possible approach to the recognition of such additional amounts would be to credit the stockholders with 10% of pre-dividend participating GAAP profits for the period or, if greater, the excess of (i) cumulative stockholder statutory profits as defined by the restriction over (ii) cumulative stockholder GAAP profits from the participating branch reported up to the beginning of the period.
  - (b) When the 10% limit is not likely to govern in most future years, it would generally be appropriate to report stockholders' profits equal to the amount determined by the actual current limitation (i.e., 50¢ per thousand 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 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-dividend participating profits in situations where there are restrictions on distribution of participating profits to stockholders.

- (a) Treat policy dividends as distributions of pre-dividend profits (not as disbursements in the reserve calculations), and employ reserve assumptions containing provisions for adverse deviation which are comparable to those used for the company's non-participating business.

This approach is consistent with that interpretation of the release-from-risk reserving theory which holds that reserve assumptions should be based on reasonable and realistic conservatism, which is not necessarily related to gross premiums

Under this approach, the portion of pre-dividend profits which would emerge in the form of a percentage of premium would be substantially larger than under non-participating business, because of the larger participating premiums. Existing restrictions would, in the typical case, cause the bulk of pre-dividend profits released to flow directly to the Participating Policyholders' Account, from which policyholder dividends would be disbursed. Thus, only a small proportion of such profits would normally be reported as profits available to stockholders

- (b) Treat dividends as in 2 a, but employ reserve assumptions consistent with gross premium assumptions, containing substantial provisions for the risk of adverse deviation. Such provisions would normally be much larger than those for non-participating business, recognizing the larger provisions for adverse deviation contained in gross premiums.

This approach is consistent with the interpretation of the release-from-risk reserving theory which holds that conservatism contained in gross premiums to cover the risk of adverse deviation should be retained in reserves and not released into profits until the company is released from the risks provided for by the gross premiums.

This approach would release, as pre-dividend profits on participating business, relatively large provisions for the risks of adverse deviation incorporated in reserve assumptions as the company is released from those risks. As in 2.a, existing restrictions would, in the typical case, cause the bulk of pre-dividend profits to flow to the Participating Policyholders' Account, from which dividend disbursements would be made, and only a small proportion of such profits would normally be reported as profits available to stockholders

- (c) Treat dividends as disbursements in the reserve calculations, and employ reserve assumptions appropriately consistent with experience which would support the continuation of the dividend scale, and disciplined by the level of gross premiums as in Recommendation 1. The provisions for the risk of adverse deviation might reasonably be less than the provisions used for non-participating insurance, because of the possibility of reducing dividends if experience is adverse. In addition, there would usually be less margin between

the valuation premium on most likely assumptions and the gross premium (because of the treatment of dividends as disbursements in the valuation formulae), so that the provision for the risk of adverse deviation which could be incorporated in reserve assumptions would necessarily be smaller

Such an approach would be followed under situations such as those described in paragraph 8 of Interpretation 6-A where it is appropriate to incorporate dividends into the reserving formula. Use of this approach in situations where restrictions exist may lead to complications in ensuring that amounts prevented by the restrictions from inuring to stockholders are not included in current stockholder profits.

- 3 It should be noted that, if there are any restrictions on the share of profits from participating business which may inure to the benefit of stockholders, any variation in the choice of reserve method or assumptions will have only a limited effect on the stockholders' profits from this business. In this instance, the actuary should recognize that, although his choice of assumptions will affect the incidence of emergence of profits on this business, a share (perhaps the major portion) of any amount so released will flow directly from the policy reserves to the Participating Policyholders' Account.

#### RECOMMENDATION 7. STATEMENT OF ACTUARIAL OPINION FOR LIFE INSURANCE COMPANY STATUTORY ANNUAL STATEMENTS

(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 actuary is satis-

fied 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 inforce inventory. That wording is ap-

propriate for use where the accounting firm maintains the company inforce inventory. However, the actuary should not indicate reliance on an accounting firm that acts solely as an auditor of the inforce inventory, since it is the intent of the Instructions that the actuary indicate reliance, if at all, on the person or firm directly responsible for maintaining the inforce.

- 3 Most life insurance companies have an organizational structure in which the pertinent financial reporting responsibility is held by a single actuary or chief actuary who has knowledge of the actuarial items pertaining to all lines of the company's business. In that case the one actuary should sign the opinion as called for by the Instructions. However, in a life insurance company where no one actuary has sufficient knowledge of the actuarial items to enable him to render a single opinion for the business of the entire company (as, for example, may occur in a company where financial reporting responsibility for various product lines is divided among two or more actuaries), the actuaries should consider how best to comply with the Instructions requiring the "statement of a qualified actuary. . . ." The question should also be considered where a company actuary is responsible for some actuarial statement items and an outside actuarial consultant is responsible for others.

In those circumstances where more than one actuary is to sign a statement of opinion, the following approaches appear to the Committee to be in accordance with the intent of the Instructions and satisfactory from a professional standpoint

- (a) One actuary could state an opinion as to all the actuarial items, and indicate reliance on another actuary's statement of opinion, also included on the same page of the Statement, as to that portion of the actuarial items for which the second actuary, rather than the first, takes responsibility.
- (b) Each actuary could sign the statement of opinion with respect to the portion of the actuarial items for which that actuary takes responsibility. The opening paragraph, scope paragraph and opinion paragraph should properly identify the actuaries who are rendering the statement of opinion. The statement should clearly identify the separate amounts of the listed actuarial items on which each actuary is expressing an opinion. Below each actuary's signature there should be added such words as "with respect to (line of business—Life, Group, Health, Annuity, etc., as appropriate) actuarial items."

#### INTERPRETATION 7-B. ADEQUACY OF RESERVES

(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 unit expense rates, including but not limited to the impact of inflation and of changes in productivity of company staff and equipment upon such expense rates;
  - (b) consistency between the trends in annual statement portfolio yield rates and the inflation assumption used for unit expense rates; and
  - (c) the extent to which policy dividends may be reduced in the future, if solvency is in question.

#### INTERPRETATION 7-C. QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(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 user of the actuary's work. It is also generally not necessary to utilize methods or procedures which imply a degree of precision that is in fact unattainable due to the level of uncertainty which may be contained in the actuarial assumptions employed.

3. Determining whether an item is material or not is a difficult professional judgment. In making that judgment, the actuary should consider the decision-making framework of the typical user of the actuary's work, and his probable response. The judgment involves quantitative as well as qualitative consideration. Although Interpretations of this Recommendation attempt to provide guidance to the actuary in making decisions as to each of these elements of the materiality judgment, they do not constitute a precise definition of materiality.
4. Accountants, in their audit review of financial statements, are governed by generally accepted accounting principles and auditing standards, which involve application of a similar concept of materiality. The actuary and the auditor should be expected to make their respective decisions as to materiality in the light of their judgment of users' needs, as influenced by the concepts and standards of their respective professions.

#### INTERPRETATION 9-A: MATERIALITY, TYPICAL USERS

(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 year end,
- (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 actuary's

statement of opinion, also included on the same page of the statement, as to that portion of the actuarial items for which the second actuary, rather than the first takes responsibility.

- (b) Each actuary could sign the statement of opinion with respect to the portion of the actuarial items for which that actuary takes responsibility. The opening paragraph, scope paragraph and opinion paragraph should properly identify the actuaries who are rendering the statement of opinion. The statement should clearly identify the separate amounts of the listed actuarial items on which each actuary is expressing an opinion.

#### **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 circumstance, 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 such 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 of the Society of Actuaries, its predecessors, the Conference of Actuaries in Public Practice;

tice 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 an 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 repayments 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 investing 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

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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 actuari-

ial 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
  - (vn) progress towards a desired funding goal.
- (b) Calculations for purposes of determining the adequacy of available assets held for benefits specified by the plan. Examples are calculations related to:
  - (i) present value of accrued benefits
  - (ii) present value of nonforfeitable (vested) benefits
  - (iii) experience surplus or deficiency
  - (iv) present value of benefits payable in the event of plan termination
  - (v) information required with respect to plan mergers, acquisitions and spin-offs
  - (vi) expected future benefits or dividend return from fully purchased insurance or annuity contracts
- (c) Calculations for purposes of determining alternative forms of benefit payments, on an actuarial equivalent basis. Examples are calculations related to:
  - (i) postretirement survivor options

- (ii) preretirement survivor options
- (iii) period certain options
- (iv) lump sum settlements
- (v) Social Security adjustment options
- (vi) early retirement benefits
- (vii) postponed retirement benefits

### SECTION 4. CALCULATION OF ACTUARIAL PRESENT VALUES TO DETERMINE COST AND BENEFIT RECOMMENDATIONS

4.1 The actuarial terminology for pension plans has been developed in a relatively uncontrolled environment. Notwithstanding several attempts to standardize and clarify pension actuarial nomenclature, some of the more commonly used terms are poorly defined or misleading. This is particularly so with respect to the names given to actuarial cost methods. In an attempt to solve this problem, the Committee on Pensions of the Society of Actuaries is developing recommended terminology. Upon completion of this task, the list of acceptable actuarial cost methods given in the next paragraph will be amended to conform with the recommendations of that Committee.

#### Actuarial Cost Methods

4.2 Calculations prepared for purposes of determining cost recommendations under fixed benefit plans or benefits under fixed contribution plans require the calculation of present values of prospective costs to plan sponsors and/or participants and are thus directly related to the actuarial cost method employed. Actuarial cost methods generally fall into two broad categories

- (a) Projected benefit method
  - (i) individual level cost
    - (A) entry age normal cost with supplemental present value
    - (B) attained age normal cost with supplemental present value
    - (C) level cost without supplemental present value
  - (ii) aggregate level cost
    - (A) entry age normal cost with supplemental present value
    - (B) attained age normal cost with supplemental present value
    - (C) level cost without supplemental present value
- (b) Accrued benefit method
  - (i) unit benefit cost

- (A) one year current cost with supplemental present value

An appropriate variation of these methods is "the frozen initial cost method" under which the supplemental present value is the sum of the actuarial value of assets and the unamortized portion of the frozen initial value.

- 4.3 Actuarial cost methods have, in the past, generally been applied to the existing population of plan participants without (closed group method) or with allowance for replacement of terminated employees, but not generally with allowance for changes in the size and structure of the workforce. However, actuarial cost methods based upon projections of the existing workforce (open group method) adjusted for expected future changes in the nature of the workforce are also recognized and accepted.
- 4.4 The accrued benefit method has, in the past, generally been based upon units of benefits accrued to the calculation date using historical records. The accrued benefit method as applied by first projecting retirement benefits to expected retirement on the basis of relevant actuarial assumptions is also recognized and accepted. The present value of benefits accrued to date, and the current cost, are then based upon appropriate prorated portions of the total present value of the projected benefit, with such proration based upon service, or, if appropriate, compensation. To determine the total projected benefit at retirement, actuarial assumptions should be made, as applicable, with respect to salary scale, prospective entitlement to early retirement benefits in excess of those having actuarial values equivalent to the accrued normal retirement benefits, projection of Social Security benefits and taxable earnings, etc. As used in this latter context, the accrued benefit method has some of the attributes of a projected benefit method
- 4.5 RECOMMENDATION A (2): All of the above listed actuarial cost methods are generally acceptable. The accrued benefit method is acceptable with respect to a "final salary" plan (one whose benefit formula is related to compensation in the years immediately preceding retirement or other termination) only if the actuary calculates the normal cost as the appropriate pro rata portion of benefits projected to expected retirement or other future termination date.
- 4.6 In conjunction with any of the above actuarial cost methods, it may be considered appropriate to determine the current annual cost of ancillary benefits (such as disability and preretirement death benefits) by applying the one-year term cost method, provided that the developing annual cost for such ancillary benefits is expected to remain relatively stable, or the cost exposure is relatively minor in relation to the cost of the entire plan.
- 4.7 Other actuarial cost methods are in use, and new methods and techniques are continually being developed

4.8 RECOMMENDATION A (3) The development of new methods and techniques is encouraged. However, until such other methods and techniques become generally acceptable actuarial procedures, an actuary using an alternative actuarial cost method should be prepared to support his method or technique and should include in his report appropriate and explicit information with respect to the distinguishing nature of the alternative cost method and the difference in effect, if material, of such method from the results under one of the methods set forth above.

4.9 RECOMMENDATION A (4): The extent to which benefits of a plan should be funded in advance of the date when they must be paid is a decision to be made by the plan sponsor, with the assistance of the actuary, in light of many factors, including regulatory requirements, collective bargaining considerations, financial practices, accounting considerations and alternative uses of money. If the funding pattern differs from the long-term pattern consistent with the Recommendations set forth herein, the actuary should disclose the trend of the funding pattern, and should indicate, at least approximately, the expected impact of such funding pattern on future pension costs

## SECTION 5. CALCULATION OF ACTUARIAL PRESENT VALUES TO DETERMINE ADEQUACY OF AVAILABLE ASSETS

5.1 The actuary should be prepared to indicate the status of the funding of a plan. Normally, this may be done by comparing the plan's assets as of a given date, as defined by the asset valuation method chosen by the actuary, with the actuarial present values of the benefits under the plan, calculated in accordance with the actuarial cost method used for determining pension cost or benefit recommendations

5.2 The actuary may be required to calculate actuarial present values of accrued benefits, where such calculations are supplemental to, and independent of, calculations made under the actuarial cost method used for determining pension cost or benefit recommendations. Such supplemental calculations of actuarial present values would normally fall into three broad categories as set forth in the rest of this Section.

### 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 terminating as of the calculation date. He should then calculate the present value of such benefits by applying actuarial assumptions appropriate to a plan in the process of termination, such assumptions generally being limited to mortality, investment return and expense charges.

#### 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 com-

mon 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 man-

agers, 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

tion 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:

Calendar Years	Equivalent Annual Rate of Growth	
	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 implicitly.
- (1) Explicit recognition of inflation means that each actuarial assumption is chosen as the actuary's estimate, with a suitable allowance for adverse fluctuations, of the plan's average long-term future experience with respect to that assumption, recognizing the expected rate of inflation, if any. Explicit recognition extends to each actuarial assumption having a material effect on actuarial present values. Thus, the investment return assumption 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 on costs of potential changes in plan provisions will be more accurately portrayed.
  - the relationship between each actuarial assumption and the plan's experience with respect to that factor may be more accurately determined, i.e., actuarial gains and losses may be analyzed more effectively;
  - the value of optional plan benefits, particularly lump-sum settlements, will bear a more equitable relationship to one another;
  - the present value of vested benefits will be more realistically estimated,
  - there will generally be a lesser need to change assumptions due to a change in plan design than under the implicit approach;
  - since inflation will generally have an impact on several actuarial assumptions, it will be easier and more direct for the actuary to determine (and for his client to understand) that the chosen assumptions represent a proper balancing of the various assumptions involving inflation than under the implicit approach

- 4.8 In arriving at an explicit assumption with respect to inflation, the actuary may find it desirable to assume a conservative posture, bearing in mind the degree of uncertainty involved and the potential for adverse fluctuation. It should be recognized that in the absence of automatic postretirement increases, a lower assumed rate of inflation will generally produce a higher current pension cost.
- 4.9 Because of this built-in margin of conservatism in an uncertain area, and because of historical practice, some actuaries may wish to continue the use of the implicit approach. The implicit method, while not the preferred approach, if properly applied provides an acceptable method of recognizing inflation and should not be equated with nonrecognition of inflation. If the implicit method is used, the actuary must be sure that the counterbalancing effects of inflation on various assumptions are properly reflected in all assumptions, and do not, for example, reflect some element of inflation in the assumed investment return without recognizing it in future salary increases.

## SECTION 5 PREDICTABILITY OF INFLATION

- 5.1 The rate of inflation depends upon general economic factors. The pattern of the general economy is difficult to forecast for any extended period of time and is also subject to government intervention which can significantly alter any underlying long-term pattern or trend
- 5.2 Nevertheless, the difficulty of predicting the effects of inflation upon the economy is not an acceptable reason for failing to recognize 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:
- it would be properly interpreted and applied by the person or persons to whom the communication is directed, and,

- 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:

- The name of the person or firm retaining the actuary and the purposes that the communication is intended to serve.
- An outline of the benefits being discussed or valued and of any significant benefits not included in the actuarial determinations.
- 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.
- 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.
- 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.
- 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.
- 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.
- A disclosure of (1) any deviations from Generally Accepted Actuarial Principles and Practices in the preparation of the material presented in the communication, and (2) any facts which, if not disclosed, might reasonably be expected to lead to an incomplete understanding of the communication.

**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 ter-

mination 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 includable 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

II. The application of this Interpretation for determining the actuarial present value of accrued benefits under an active plan is illustrated by the following Examples A and B

#### EXAMPLE A

It is assumed that the actuary uses a table incorporating decrements for termination at ages below 55, as well as for death at all ages. Further, all surviving active employees are assumed to retire at age 63 (or attained age, if greater) with unreduced benefits.

##### (a) Given

- (i) Benefit rate of \$10 per month per year of service.
- (ii) Normal retirement at age 65, irrespective of service. Retirement not compulsory
- (iii) Unreduced immediate benefit upon early retirement from active employment at age 62 or over.
- (iv) Reduced immediate benefit upon early retirement from active employment after age 55 and before age 62 with 20 years of service. Reduction is 4% for each year by which retirement precedes age 62.
- (v) Deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed
- (vi) Spouse's benefit upon death in active service after meeting eligibility requirements for early or normal retirement equal to \$5 per month per year of service

##### (b) The following calculations are intended

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
<b>Age 25 and 5 Years of Service</b>				
(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
<b>Age 40 and 5 Years of Service</b>				
(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
<b>Age 45 and 10 Years of Service</b>				
(1) Deferred Vested	45-51	\$100	Age 65	Life
(2) Unreduced Early	63	100	Age 63	Life
(3) Spouse	55-62	50	Death in Service	Life of Spouse
<b>Age 50 and 20 Years of Service</b>				
(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
<b>Age 60 and 10 Years of Service</b>				
(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
<b>Age 25 and 5 Years of Service</b>				
(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
<b>Age 40 and 5 Years of Service</b>				
(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
<b>Age 45 and 10 Years of Service</b>				
(1) Deferred Vested	15-54	\$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
<b>Age 50 and 20 Years of Service</b>				
(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
<b>Age 50 and 30 Years of Service</b>				
(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
<b>Age 60 and 10 Years of Service</b>				
(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 includable 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 10)(i). If, on the other hand, there had been specified a benefit which never is includable 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 \$13 (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 disablment, with a pro-rata portion of the expected normal retirement benefit payable on vested termination, the only changes in the amount of benefit would be for the deferred vested benefit:

Age 25 and 5 Years of Service \$ 33 (5/45 of \$300)  
 Age 50 and 20 Years of Service \$171 (20/35 of \$300)

### SAMPLE STATEMENT OF ACTUARIAL PRESENT VALUE OF ACCRUED BENEFITS

#### XYZ CORPORATION PENSION PLAN

Actuarial Present Value Of Accrued Benefits	January 1, 1980	January 1, 1979
Retired participants and beneficiaries of deceased participants	\$ xxx	\$ xxx
Terminated participants with vested interests	xxx	xxx
Active participants	xxx	xxx
Total	\$ xxx	\$ xxx

#### Notes:

1. The actuarial value of assets, corresponding to the total actuarial present values of accrued benefits, was \$xxx at January 1, 1980 and \$xxx at January 1, 1979, respectively. The actuarial value of assets is equal to the average market value of assets of the plan as of the computation date and the four preceding January 1's with an adjustment to reflect the cash flow during this period. This formula is used to smooth out fluctuations in the market value of assets, which was \$xxx at January 1, 1980 and \$xxx at January 1, 1979.
- 2 A comparison of the actuarial present value of accrued benefits with the actuarial value of assets provides a measure under an active plan of the progress which is being made toward the funding of the benefits which are accruing, according to measurement methods reasonably consistent for all plans. Other actuarial calculations ordinarily are made to determine year-to-year contribution levels
3. The actuarial values which would apply in the event the plan were terminated would differ from those shown, for many reasons including, but not necessarily limited to, the following:
  - (a) Certain plan provisions which may apply in the event of partial or complete plan termination are not reflected in the benefits valued nor in the actuarial assumptions employed.
  - (b) Vested benefits may be limited with reference to the value of the assets of the fund
  - (c) Certain vested benefits may be insured by the Pension Benefit Guaranty Corporation
  - (d) Actuarial computations under actuarial assumptions other than those specified herein may be required as a basis for determining plan benefits in the event of a partial or complete termination of the plan.

- (e) Benefits deemed already earned may not be the same as those underlying the actuarial values shown.

4. The benefits reflected above have been determined on the basis of the plan provisions in effect on the respective dates. No recognition was given at January 1, 1979 to benefit increases which became effective on October 1, 1979, or at January 1, 1979 and January 1, 1980 to benefit increases scheduled to become effective on May 1, 1980 and May 1, 1981. The amendments effective October 1, 1979 caused an increase of approximately \$xxx in the actuarial present value of accrued benefits as of January 1, 1980. Benefits under the plan are based on a participant's compensation during his last five years of credited service. The actuarial present values shown above for active participants are based on estimated average compensation during the five years ending on the respective dates of determination. Benefits payable under all circumstances—retirement, death, disability and vested termination of employment—are included, to the extent that they are deemed to have accrued as of the computation dates

- 5 The actuarial present value was determined by the actuary on the basis of employee data supplied by the plan administrator (sponsor), the provisions of the plan as supplied by the plan administrator (sponsor), and actuarial assumptions as described in note 6. The plan administrator (sponsor) has stated that, to the best of his knowledge, the employee data is accurate and complete and that the plan provisions provided the actuary are accurate and complete as of the valuation date. The actuarial value of asset was determined by the actuary on the basis of information supplied by the plan administrator (sponsor).

6. There have been no changes in actuarial assumptions since the previous valuation. The principal actuarial assumptions used in determining the actuarial present values shown are as follows:

Investment return: X% compounded annually (after deducting expenses) Mortality: The \_\_\_\_\_ Mortality Table. Withdrawal:

Rates ranging from X% at age 18 to X% at age 55 and Over Retirement: Rates ranging from X% at age 48 to X% at age 62, X% at ages 63 and 64, X% at ages 65 through 69 and 100% at age 70 Spouse benefits: X% of men and X% of women married with wife \_\_\_\_\_ years younger than husband.

### SAMPLE ACTUARY'S OPINION

This Statement has been prepared in accordance with generally accepted actuarial principles and practices and, to the best of our knowledge, fairly reflects the actuarial present value of accrued benefits of the (Name of Plan) as of (Date) and (Date).

In preparing this Statement, we have relied upon information provided to us regarding plan provisions, plan participants, plan assets and other matters, as more fully detailed in the notes to the Statement. In particular, we call attention to the

fact that information as to (TYPE) has been certified to by  
(Name of Certified Public Accountants)

The present values shown herein have been estimated on the basis of actuarial assumptions which, in the opinion of the actuary, are appropriate for the purposes of the Statement, are reasonable in the aggregate (taking into account the experience of the plan and reasonable expectations), and, when applied in combination, represent his (her) best estimate of the measure of anticipated experience under the plan.

## 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.

## DIVIDEND RECOMMENDATIONS AND INTERPRETATIONS

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These Recommendations and Interpretations are promulgated pursuant to Opinion 4 in accordance with procedures prescribed by the Interim Actuarial Standards Board

**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 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 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 particular, they should be used in a consistent manner for both current dividends for policies in force and for illustrated future dividends.
- 5.4 RECOMMENDATION 6: The actuary's report should describe the experience factor values used. If projection has been used, the type and extent of usage should be stated.
- 5.5 RECOMMENDATION 7. When there is more than one factor class with respect to a particular experience factor, differences in the value of such factor between any two classes should be based on differences in actual experience between those two classes. In the report, the actuary should identify each such difference. The actuary should also be prepared to provide a demonstration necessary to support such differences
- 5.6 The placement of a policy within one experience factor class or another should be based on uniformly applied criteria designed to group together policies with similar levels of experience. In regard to claim factor classes, the actual occurrence or non-occurrence of a claim on a particular policy should not be a criterion for class placement of that policy.
- 5.7 RECOMMENDATION 8 The actuary's report should include an identification for the period covered by the report of all changes in values of experience factors and of any changes in practice with respect to determination of experience factor classes or placement of policies within them

## SECTION 6. CLAIMS FACTORS

- 6.1 Statistical data demonstrate significant and valid variations in claims rates by age for most coverages subject to these Recommendations. Therefore, an organized set of internally consistent experience factors corresponding to all ages will be considered as one factor in defining a claims factor class
- 6.2 Claim rates vary to a significant extent depending on the sex of the insured. When this element is directly reflected

in the experience factors, then the set of factors by age and sex will be considered as one factor in defining a claims factor class.

- 6.3 Another element which is significant for some coverages is the time elapsed since policy issue. When this element is directly reflected in the experience factors, then the entire set of factors by sex, age and duration will be considered as one factor in defining a claims factor class.
- 6.4 RECOMMENDATION 9 When there is more than one claims factor class, distinctions may be made on the basis of risk selection class, selection process, marketing method, policy provisions, plan, 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:
- the amount and timing of investable cash flow generated by the insurance operations of the group of policies,
  - 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 line of business.

- 7.5 RECOMMENDATION 11:** The use of either the portfolio average approach or the investment generation approach is considered generally acceptable practice. The detailed procedures for implementing either approach should have a sound theoretical basis. The actuary's report should 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 depending 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
- to reflect unusual gains or losses on certain supplementary benefit riders;
  - to reflect losses arising from the presence of settlement option guarantees;
  - to smooth the transition from one dividend scale to another;
  - to provide consistency in quantity discounts made to varying degrees in the gross premium structure;
  - to serve as a balancing item so that aggregate dividends equal aggregate divisible surplus;
  - to distribute gains from extraneous sources such as non-par benefits or lines of business; and
  - 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 vari-

ous 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 lan-

guage, 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 the 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.

## 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 of Directors, 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 which effectively have some regulatory powers, even if they are not primarily a regulatory body, e.g., FASB, AICPA, NAIC and ABA.
3. *Letters to External Publications*, including letters to the editor or other editorial and expository comments to newspapers and periodicals

### B. The Scope of Public Statements

Clearly, a public statement of knowledge unique to actuarial science may be appropriate at times. It is important to note, though, that our technical expertise encompasses a broader spectrum than is reflected by the concerns of pure actuarial science. There are numerous instances when the actuary's knowledge, while not the exclusive concern, 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 profession 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 benefits and costs, in a clear, concise manner. A statement need not, however, limit itself solely to statements of fact. It is quite proper that statements be written in such a manner that inferences might be drawn from these facts, 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 not reflect positions or opinions outside the mainstream of the profession's expert knowledge. A statement also should not take positions on the social and political implications of issues. There may be some issues that have actuarial implications which are better dealt with by trade associations, insurance companies or individuals, e.g., tax deductible employee contributions to qualified plans. 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.

Academy officers and committees should generally follow the guidelines presented below in the development of public statements. At times, these procedures may need to be modified in order to insure timely and effective preparation of statements.

1. *Identification of Issues*—Many people contribute to this activity: staff, officers, committees and individuals. The Academy's monitoring activities are generally good, and this effort should be continued and expanded using all available resources. The staff will contact the appropriate committee chairperson directly, unless there is a "jurisdictional" question to be resolved by an officer. Early identification is critical to the Academy's development of well-prepared and timely statements.
2. *Authority to Proceed*—Staff or a Vice President will often identify an issue which may warrant a public statement. They will agree on which committee is best able to develop the statement. If there are areas of overlap or policy concerns, the staff and officers will decide on the committee assignment. If a committee identifies a matter which may warrant a public statement, the chairperson will advise the Vice President or the staff, seeking concurrence to proceed. Absent any direction from the staff or an officer, committee chairpersons may proceed in the preparation of a statement on their own initiative.
3. *Notice of Public Statement Preparation*—Once an issue has been identified, the fact that the Academy plans to prepare a public statement will be communicated to the Board and announced to members. Notice to members will be accomplished by a brief announcement in the *Government Relations Watch* to be mailed with the next monthly *Actuarial Update*. This announcement 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 chairperson in writing to make their views known. If an issue is still pending in successive months, subsequent issues of the *Government Relations Watch* will report the issues as an open matter. It is recognized that time constraints on statement preparation may conflict with and negate this notice 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 may invite 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.
  - On major issues, the chairperson and the Vice President may 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 be appropriate to involve the Academy staff directly in the statement preparation. The decision to do so will be made by mutual agreement of the parties.
  - No decision to involve outside counsel will be made without the approval of the Executive Director and the President.
  - 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 which includes the views of any substantial minority or electing not to issue a public statement.
  - The chairperson should advise the Vice President of any substantial disagreement among committee members and present the views of this group for further discussion.
  - If 25% of the committee members (but at least two people) continue to disagree on matters of substance, the dissenting members may ask the chairperson to submit the matter to the President for resolution.
  - Drafts of the proposed statement should be distributed for review to the Executive Director, staff counsel and the appropriate Vice President. This review should include consideration of policy and legal issues.
  - If the chairperson receives input from Academy members not serving on his committee, those individuals ought to receive a reply, though not necessarily an individual one.
  - The decision to issue the final statement generally rests with the committee chairperson. However, the chairperson should seek the agreement of the Vice President to proceed, unless time or circumstance does not permit.
  - The chairperson or Vice President may seek approval of the President if the issue is of major importance or the statement involves substantial controversy.
  - 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. Blanket sponsorship by the Acad-

emy 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 the broadest possible 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 entire membership."

All public statements should be submitted in written form, with an oral presentation as appropriate. The committee chairperson should consult with the Vice President concerning who will make the formal submission of the written statement: chairperson, Executive Director, Vice President or President. 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 attached) should be included in the public statement. If an oral statement is to be presented at a formal hearing, the committee chairperson and Vice President 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 next *Actuarial Update*. Members will be invited to request a copy of the statement by writing the Academy office. At the end of each year, the text of all public statements presented that year will be published in the *Journal*.

#### C. Sample Description of 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. 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.

<sup>5</sup> 5. *Presentation of Statement*—The committee or group issuing a statement must clearly be stated: the XYZ Committee, the Board. Blanket sponsorship by the Acad-

Over 8,000 actuaries in all areas of specialization belong to the Academy. These members are employed by insurance companies, consulting actuarial firms, government, academic institutions, and a growing number of industries. Actuarial science involves the evaluation of the probabilities and financial impact that uncertain future events—birth, marriage, sickness, accident, fire, liability, retirement, and death—have on insurance and benefit plans.

Membership requirements can be summarized under two broad headings: education and experience. At present, the

educational requirements can be satisfied either by passing certain professional examinations sponsored by the Casualty Actuarial Society or the Society of Actuaries, or by becoming an enrolled actuary under the Employee Retirement Income Security Act of 1974 (ERISA).

The experience requirement consists of three years of responsible actuarial work.

## APPLICATION FOR ADMISSION

The requirements for admission to the Academy are set forth in Article I of the Bylaws. An individual who meets the experience and educational requirements and wishes to apply may request an application form from either the Washington or 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 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 \$135 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. 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 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	PHILLIP N BEN-ZVI
President-Elect	MICHAEL A. WALTERS
Vice Presidents	WAYNE H. FISHER
	MICHAEL FUSCO
	DAVID G. HARTMAN
	RICHARD H. SNADER

One Penn Plaza  
250 W. 34th Street, New York, NY 10001  
Phone (212) 560-1018

*Meetings in 1986*

May 12-14	San Diego, CA
November 10-11	Nashville, TN

### CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE\*

*Officers:*

President	WILLARD A. HARTMAN
President-Elect	JACK M. TURNQUIST
Vice Presidents	ROBERT E. HEITZMAN, JR.
	W. H. ODELL
	DONALD A. RHOLI

500 Park Boulevard, Itasca, IL 60143  
Phone (312) 773-8140

*Meetings in 1986*

September 22-24	San Antonio, TX
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### SOCIETY OF ACTUARIES\*

*Officers:*

President	RICHARD S. ROBERTSON
President-Elect	HAROLD G. INGRAHAM, JR.
Vice Presidents	M. DAVID R. BROWN
	GARY CORBETT
	BURTON D. JAY
	CECIL J. NESBITT
	A. HAEWORTH ROBERTSON
SECRETARY	WALTER S. RUGLAND
Treasurer	RICHARD V. MINCK
Director of Publications	MICHAEL B. MCGUINNESS
	ANTHONY T. SPANO

500 Park Boulevard, Itasca, IL 60143  
Phone (312) 773-3010

*Meetings in 1986:*

April 17-18	San Diego, CA
May 22-23	Boston, MA
June 12-13	Kansas City, MO
October 6-8	Chicago, IL

### CANADIAN INSTITUTE OF ACTUARIES

*Officers:*

President	MICHAEL ROSENFELDER
President-Elect	KENNEITH T. CLARK
Vice Presidents	WAYNE W. BERGQUIST
	JACQUES CLOUTIER
	R. ALVIN FIELD
	HUGH G. WHITE
Secretary/Treasurer	BRIAN L. BURNELL
Editor	H. DAVID ALLEN

275 Slater Street, Ottawa, Ontario, Canada K1P 5H9  
Phone (613) 236-8196

*Meetings in 1986:*

March 6-7	Montreal, Quebec
June 5-6	Vancouver, British Columbia
November 13-14	Kitchner, Ontario

\*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. BORNHUEFTER NAC RE CORPORATION 25 VALLEY DRIVE GREENWICH, CT 06830
COUNCIL	JOHN A. FIBIGER CHARLES GREELEY LEROY J. SIMON CHARLES B. H. WATSON

*Next Meeting*

July 11-16      Helsinki, Finland

## ASTIN SECTION

Deputy Secretary    WIM DEWIT

Nationale Nederlanden N.V.  
Lefcure de Montignyalaan 190  
3055 N H Rotterdam  
Netherlands

*Next Meeting*

September 20-24, 1986   Tel Aviv, Israel

## INTERNATIONAL ASSOCIATION OF CONSULTING ACTUARIES

*Officers.*

Chairman	JAMES M. HUTTON
Secretary/Treasurer	ROBERT D. MASDING

R. Watson and Sons  
Watson House  
London Road  
Reigate, Surrey RH2 9PQ  
England

*U.S. Committee*

Members	CHARLES M. BEARDSLEY
	MILTON F. CHAUNER

*Next Meeting:*

November 3-7,  
1986      Capetown, South Africa

## ACTUARIAL CLUBS\*

Unless otherwise noted, correspondence to the local clubs should be directed to the Secretary at the address listed on these pages. Addresses for club presidents may be found in the membership directory portion of the yearbook.

### ADIRONDACK ACTUARIES CLUB

**TOM BAKOS, President**  
**GEORGE E. HIRKO, Secretary**  
 (Security Mutual Life Insurance, Court House Square, Binghamton, NY 13902)

### ARIZONA ACTUARIAL CLUB

**DONALD ADDINK, President**  
**GARRY GROVE, Secretary-Treasurer**  
 (Aztec Development Corporation, 5070 40th Street, Suite 210, Phoenix, AZ 85018)

### ATLANTA ACTUARIAL CLUB

**JAMES SWEENEY, President**  
**JEFFREY GROVES, Secretary-Treasurer**  
 (Tillinghast, Nelson, & Warren, Inc., 3340 Peachtree Road, Suite 2000, Atlanta, GA, 30026)

### BALTIMORE ACTUARIES CLUB

**JOHN A. MACBAIN, President**  
 (Baltimore Life Ins Co, 901 N. Howard Street, Baltimore, MD 21201)

### CASUALTY ACTUARIES OF THE BAY AREA

**RICHARD E. SHERMAN, President**  
**DANIEL C. GODDARD, Secretary-Treasurer**  
 (Industrial Indemnity Co., 255 California Street, San Francisco, CA 94111)

### ACTUARIES CLUB OF BOSTON

**STEVEN H. SCHOEN, President**  
**LISA K. VENNING, Secretary**  
 (John Hancock Mutual Life Ins. Co., John Hancock Place, Box 111, Boston, MA 02117)

### CENTRAL ILLINOIS ACTUARIAL CLUB

**WILLIAM T. BRYAN, President**  
**WILLIAM A. NAFF, Secretary-Treasurer**  
 (Small/Parker/Ackerman/Blossom, Inc., 4200 N. Knoxville Avenue, Peoria, IL 61614)

### CHICAGO ACTUARIAL ASSOCIATION

**PAUL JANUS, President**  
**NORM ZWITTER, Secretary**  
 (Washington National Ins. Co, 1630 Chicago Avenue, Evanston, IL 60201)

### COLUMBUS ACTUARIAL CLUB

**NORA MOUSHY, President**  
**DAVID ZIMMER, Secretary-Treasurer**  
 (Nationwide Life Insurance, One Nationwide Plaza, Columbus, OH 43216)

### DENVER ACTUARIAL CLUB

**DAVID C. BRYANT, President**  
**ELIZABETH M. GADDIS, Secretary-Treasurer**  
 (Security Life of Denver Ins. Co., Security Life Building, Denver, CO 80202)

### ACTUARIES CLUB OF DES MOINES

**JOHN E. ASCHENBRENNER, President**  
**RONALD P. WITTENWYLER, Vice President/Programs**  
**THOMAS J. GRAF, Secretary-Treasurer**  
 (The Bankers Life Co., 711 High Street, Des Moines, IA 50307)

### ACTUARIES CLUB OF HARTFORD

**RICHARD RASIEJ, President**  
**JOAN BARRETT, Secretary**  
 (Hartford Insurance Group, Three Waterside Crossing, Windsor, CT 06095)

### ACTUARIES CLUB OF INDIANA, KENTUCKY AND OHIO (TRI-STATE)

**DENNIS BARRY, President**  
**DONALD E. FRITZ, Secretary-Treasurer**  
 (Lincoln Income Life Ins. Co., P O Box 32050, Louisville, KY 40232)

### ACTUARIAL CLUB OF INDIANAPOLIS

**GREGORY D. JACOBS, President**  
**JACK SEIGEL, Secretary-Treasurer**  
 (American United Life Ins. Co., One American Square, P O Box 368, Indianapolis, IN 46206)

### KANSAS CITY ACTUARIAL CLUB

**WILLIAM R. GLASCO, President**  
**CHRISTOPHER H. HAUSE, Secretary-Treasurer**  
 (Individual Assurance Co, 1600 Oak Street, Kansas City, MO 64108)

### LITTLE ROCK ACTUARIAL CLUB

**DANIEL MARTIN, JR., President**  
**JODY CARREIRD, Vice President**  
**IAN D. CAMPBELL, Secretary-Treasurer**  
 (National Old Line Insurance Co., P O. Box 2900, Little Rock, AR 72203)

### LOS ANGELES ACTUARIAL CLUB

**DENISE FAGERBERG, President**  
**BARRY JACOBSON, Secretary**  
 (Transamerica Occidental Life Ins., 1150 South Olive Street, Los Angeles, CA 92715)

\* These clubs, of a local and regional character, have no official connection with the American Academy of Actuaries, but supplement many of its activities.

**MICHIGAN ACTUARIAL SOCIETY**

**HERALD H. HUGHES, JR., President**  
**DAN J. FISHER, Secretary**  
 (The Wyatt Co., 2001 First National Building,  
 Detroit, MI 48226)

**CASUALTY ACTUARIES OF THE MID ATLANTIC REGION**

**RONALD T. KUEHN, President**  
**N. PAUL DYCK, Secretary-Treasurer**  
 (CIGNA, 1600 Arch Street, Philadelphia, PA  
 19103)

**MIDDLE ATLANTIC ACTUARIAL CLUB**

**DANIEL F. CASE, President**  
**CLIFTON W. EASON, Secretary-Treasurer**  
 (Pilot Life Insurance Co., Box 20727, Greensboro,  
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