

# 2008 MEMBERSHIP SURVEY A

ASSOCIATION RESEARCH, INC. (ARI), AN INDEPENDENT SURVEY RESEARCH ORGANIZATION, IS CONDUCTING THIS CONFIDENTIAL SURVEY FOR CAS. ALL RESPONSES WILL BE KEPT COMPLETELY CONFIDENTIAL.

PLEASE COMPLETE YOUR QUESTIONNAIRE NO LATER THAN OCT. 22, 2008, EITHER ONLINE OR BY FAX TO 240-268-1267. IF THERE IS A PROBLEM, PLEASE E-MAIL ASSOCIATION RESEARCH, INC., AT [info@associationresearch.com](mailto:info@associationresearch.com)

WE ENCOURAGE YOU TO COMPLETE THE SURVEY ONLINE BY GOING TO THE FOLLOWING WEB SITE:  
[www.ari-surveys.com/run/CASmember08A](http://www.ari-surveys.com/run/CASmember08A)

THANK YOU IN ADVANCE FOR YOUR TIME AND COMMITMENT TO CAS AND THE INDUSTRY.

## DEMOGRAPHICS

1. Please indicate your current membership category and the year you attained your designation:  
 (CHECK ONLY ONE)

<u>DESIGNATION/AFFILIATE</u>	<u>YEAR ATTAINED</u>
<input type="checkbox"/> 1. ACAS	_____
<input type="checkbox"/> 2. FCAS	_____
<input type="checkbox"/> 3. Affiliate	_____

2. What is your gender?     1. Female     2. Male

3. In what year were you born?    \_\_\_\_\_

4. How many years' experience do you have working in the actuarial field (starting from the date of your first full-time property-casualty actuarial position)?    \_\_\_\_\_ YEARS

5. What is your employment status?

1. Full-time     2. Part-time     3. Retired     4. Not currently employed

6. Are you currently employed as an actuary?     1. Yes     2. No

7. For what type of company or organization do you work? (CHECK ONLY ONE)

- |   |   |
|---|---|
| <input type="checkbox"/> 1. Insurance company                           | <input type="checkbox"/> 8. Rating agency               |
| <input type="checkbox"/> 2. Reinsurance company                         | <input type="checkbox"/> 9. Regulatory organization     |
| <input type="checkbox"/> 3. Insurance and Reinsurance company           | <input type="checkbox"/> 10. University or college      |
| <input type="checkbox"/> 4. (Re)Insurance broker                        | <input type="checkbox"/> 11. Retired                    |
| <input type="checkbox"/> 5. Consulting firm                             | <input type="checkbox"/> 12. Full-time parent/caregiver |
| <input type="checkbox"/> 6. Organization serving the insurance industry | <input type="checkbox"/> 13. Other (SPECIFY) _____      |
| <input type="checkbox"/> 7. Other financial institution                 |   |

8. Approximate number of: (CHECK ONE FOR EACH COLUMN)

	EMPLOYEES IN MY ORGANIZATION	CAS CREDENTIALED ACTUARIES IN MY ORGANIZATION
a. 1 – 5 .....	<input type="checkbox"/>	<input type="checkbox"/>
b. 6 – 10 .....	<input type="checkbox"/>	<input type="checkbox"/>
c. 11 – 25 .....	<input type="checkbox"/>	<input type="checkbox"/>
d. 26 – 50 .....	<input type="checkbox"/>	<input type="checkbox"/>
e. 51 – 200 .....	<input type="checkbox"/>	<input type="checkbox"/>
f. More than 200 .....	<input type="checkbox"/>	<input type="checkbox"/>

9. Where is the physical location of the primary place in which you work?

Country: \_\_\_\_\_ State/Province: \_\_\_\_\_

**10. Do you have or have you had significant worldwide business responsibilities:**

1. Currently                       2. Previously                       3. Never

**11. In which geographic areas have you had significant business responsibilities:** (CHECK ALL THAT APPLY)

	CURRENT RESPONSIBILITIES	ANYTIME IN YOUR CAREER
a. Africa.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Asia – China.....	<input type="checkbox"/>	<input type="checkbox"/>
c. Asia – India.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Asia – Japan.....	<input type="checkbox"/>	<input type="checkbox"/>
e. Asia – Singapore.....	<input type="checkbox"/>	<input type="checkbox"/>
f. Asia – Other.....	<input type="checkbox"/>	<input type="checkbox"/>
g. Australia/New Zealand.....	<input type="checkbox"/>	<input type="checkbox"/>
h. Bermuda.....	<input type="checkbox"/>	<input type="checkbox"/>
i. Canada.....	<input type="checkbox"/>	<input type="checkbox"/>
j. Caribbean.....	<input type="checkbox"/>	<input type="checkbox"/>
k. Central America.....	<input type="checkbox"/>	<input type="checkbox"/>
l. Europe – Eastern.....	<input type="checkbox"/>	<input type="checkbox"/>
m. Europe – Western.....	<input type="checkbox"/>	<input type="checkbox"/>
n. Mexico.....	<input type="checkbox"/>	<input type="checkbox"/>
o. Middle East.....	<input type="checkbox"/>	<input type="checkbox"/>
p. South America.....	<input type="checkbox"/>	<input type="checkbox"/>
q. United States.....	<input type="checkbox"/>	<input type="checkbox"/>

**12. Please check all other actuarial-related organizations to which you currently belong:** (CHECK ALL THAT APPLY)

- a. American Academy of Actuaries
- b. American Society of Pension Professionals and Actuaries
- c. Conference of Consulting Actuaries
- d. Canadian Institute of Actuaries
- e. Faculty of Actuaries/Institute of Actuaries
- f. Institute of Actuaries of Australia
- g. International Actuarial Association – ASTIN
- h. International Actuarial Association – AFIR
- i. International Association of Consulting Actuaries
- j. Society of Actuaries
- k. Other organization (SPECIFY) \_\_\_\_\_

**13. What is the highest level of academic education you have completed?**

- 1. BA/BS
- 2. MA/MS
- 3. MBA
- 4. JD
- 5. PhD
- 6. Other (SPECIFY) \_\_\_\_\_

**14. Did you earn any college/university degrees in actuarial science?**

- 1. BA/BS
- 2. MA/MS
- 3. No

**15. Other professional designations:** (CHECK ALL THAT APPLY)

- a. Associate in Reinsurance (ARE)
- b. Associate in Risk Management (ARM)
- c. Associate in Investment Management and Research (AIMR)
- d. Chartered Financial Analyst (CFA)
- e. Certified Public Accountant (CPA)/Chartered Accountant (CA)
- f. Chartered Property Casualty Underwriter (CPCU)
- g. Chartered Enterprise Risk Analyst (CERA)
- h. Other (SPECIFY) \_\_\_\_\_

16. Please indicate (A) what percentage of your time over the past two years you have spent in each of the following areas (total should be 100%), and (B) indicate which of the following roles you've played in your career by checking the box to the right:

	(A) % Time Spent Past Two Years	(B) Have Done in My Career
a. Data Management/Systems Administrator .....	_____ %	<input type="checkbox"/>
b. Enterprise Risk Management.....	_____ %	<input type="checkbox"/>
c. Executive Management.....	_____ %	<input type="checkbox"/>
d. Expert Witness .....	_____ %	<input type="checkbox"/>
e. Investments.....	_____ %	<input type="checkbox"/>
f. Management of Actuarial Unit.....	_____ %	<input type="checkbox"/>
g. Planning – Strategic and Financial .....	_____ %	<input type="checkbox"/>
h. Predictive Modeling.....	_____ %	<input type="checkbox"/>
i. Pricing .....	_____ %	<input type="checkbox"/>
j. Product Development.....	_____ %	<input type="checkbox"/>
k. Programming/Software Development .....	_____ %	<input type="checkbox"/>
l. Regulation .....	_____ %	<input type="checkbox"/>
m. Reserving .....	_____ %	<input type="checkbox"/>
n. Risk & Capital Management (e.g., DFA).....	_____ %	<input type="checkbox"/>
o. Teaching/Research.....	_____ %	<input type="checkbox"/>
p. Underwriting/Marketing .....	_____ %	<input type="checkbox"/>
q. Valuation .....	_____ %	<input type="checkbox"/>
r. Other (SPECIFY) .....	_____ %	<input type="checkbox"/>
<b>TOTAL</b> .....	<b>100%</b>	

17. Leadership positions you have held in the last three years: (CHECK ALL THAT APPLY)

- a. CAS Board or Executive Council
- b. Chair of a CAS Committee
- c. Member of a CAS Committee
- d. Another actuarial organization's Board, Executive Council, or Committee
- e. None of the above

18. Do you currently serve as a Member Advisory Panelist for CAS?  1. Yes  2. No

## MEMBER SATISFACTION

19. Do you consider the return on CAS dues investment to be:

- 1. Greater than expected
- 2. Equal to expectation
- 3. Less than expected

20. If you feel that the dues and services/benefits are not in line with each other, what would need to be done to bring them in line? Please explain/specify:

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21. How satisfied are you with the following aspects of CAS:

	Very Satisfied	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Not Satisfied At All	No Opinion
a. Overall Satisfaction with CAS .....	1	2	3	4	5	<input type="checkbox"/>
b. CAS Leadership (Board and Officers) .....	1	2	3	4	5	<input type="checkbox"/>
c. Committee Chairs .....	1	2	3	4	5	<input type="checkbox"/>
d. Professional Staff.....	1	2	3	4	5	<input type="checkbox"/>
e. Communications/Publications.....	1	2	3	4	5	<input type="checkbox"/>
f. Meetings/Professional Education .....	1	2	3	4	5	<input type="checkbox"/>
g. Admissions/Credentialing.....	1	2	3	4	5	<input type="checkbox"/>

22. What is the **strongest** attribute of the CAS? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

23. What is the **weakest** attribute of CAS? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

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## YOUR RETIREMENT

24. If you have retired, in what year did you retire? \_\_\_\_\_

25. If you have not retired, when do you plan to retire?

- a. \_\_\_\_\_  b. Have not made plans

26. (A) have you participated in the following CAS activities since retiring or (B) do you plan to participate in the following CAS activities upon retirement: (CHECK ALL THAT APPLY)

	HAVE PARTICIPATED	PLAN TO PARTICIPATE	DON'T KNOW
a. Volunteer for Committees/Task Forces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Attend CAS Meetings or Seminars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Other (SPECIFY) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

27. If you are retired, are you pleased with the opportunities that the CAS provides to retirees?

1. Yes  2. No

28. What can the CAS do to improve the opportunities provided to retirees? Please explain/specify:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## REGIONAL AFFILIATES

29. In which CAS Regional Affiliate(s) are you an active member? (CHECK ALL THAT APPLY)

- a. Association des Actuares IARD (AAIARD)
- b. Casualty Actuaries of the Bay Area (CABA)
- c. Casualty Actuaries of Bermuda (CABER)
- d. Casualty Actuaries of Europe (CAE)
- e. Casualty Actuaries of the Far East (CAFE)
- f. Casualty Actuaries of Desert States (CADS)
- g. Casualty Actuaries of Greater New York (CAGNY)
- h. Casualty Actuaries of the Mid-Atlantic Region (CAMAR)
- i. Casualty Actuaries of New England (CANE)
- j. Casualty Actuaries of the Northwest (CANW)
- k. Casualty Actuaries of the Southeast (CASE)
- l. Central States Actuarial Forum (CSAF)
- m. Midwestern Actuarial Forum (MAF)
- n. Ontario Conference of Casualty Actuaries (OCCA)
- o. Southern California Casualty Actuaries Club (SCCAC)
- p. Southwest Actuarial Forum (SWAF)
- q. Not an active participant

**30. If you are not an active member/participant in a CAS Regional Affiliate, why not?** (CHECK ALL THAT APPLY)

- a. Regional affiliate does not exist in my area
- b. Low relevance of subject matter
- c. Networking opportunity limited due to small number of attendees
- d. Prefer to go to meetings with more activities
- e. Prefer to go to meetings with more interesting locations
- f. Don't get timely information regarding the dates and locations of the meetings
- g. Company doesn't encourage or sponsor my attendance
- h. Time
- i. Costs
- j. Other (SPECIFY) \_\_\_\_\_

**31. Please provide your suggestions for making the Regional Affiliate meetings better:**

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**32. Special Interest Sections [such as Casualty Actuaries in Reinsurance (CARE), Casualty Actuaries in Regulation (AIR), Joint Risk Management Section, and the Seasoned Actuaries Section] serve the needs of actuaries in particular areas of practice. Are there other practice areas that the CAS should consider forming a Section?**

- 1. Yes (SPECIFY) \_\_\_\_\_
- 2. No
- 3. No opinion

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**PUBLICATIONS**

**33. How would you rate the following features of *Variance*?**

**a. Quality of articles**

- |                                       |                                  |                                     |                                  |                                       |  |
|---------------------------------------|----------------------------------|-------------------------------------|----------------------------------|---------------------------------------|--|
| VERY GOOD<br><input type="checkbox"/> | GOOD<br><input type="checkbox"/> | AVERAGE<br><input type="checkbox"/> | POOR<br><input type="checkbox"/> | VERY POOR<br><input type="checkbox"/> | NO OPINION<br><input type="checkbox"/> |
|---------------------------------------|----------------------------------|-------------------------------------|----------------------------------|---------------------------------------|--|

**b. Technical Difficulty**

- |  |  |  |  |                                       |  |
|--|--|--|--|---------------------------------------|--|
| VERY DIFFICULT<br><input type="checkbox"/> | CHALLENGING, BUT CAN BE UNDERSTOOD<br><input type="checkbox"/> | JUST RIGHT<br><input type="checkbox"/> | SOMEWHAT BASIC<br><input type="checkbox"/> | TOO BASIC<br><input type="checkbox"/> | NO OPINION<br><input type="checkbox"/> |
|--|--|--|--|---------------------------------------|--|

**c. Relevance of Topics to Your Work**

- |   |   |   |  |   |  |
|---|---|---|--|---|--|
| NEARLY ALL ARE TOTALLY RELEVANT<br><input type="checkbox"/> | MOST ARE RELEVANT<br><input type="checkbox"/> | SOME ARE RELEVANT<br><input type="checkbox"/> | A FEW ARE RELEVANT<br><input type="checkbox"/> | NONE ARE RELEVANT<br><input type="checkbox"/> | NO OPINION<br><input type="checkbox"/> |
|---|---|---|--|---|--|

**d. Length of Articles**

- |                                      |   |  |  |                                       |  |
|--------------------------------------|---|--|--|---------------------------------------|--|
| TOO LONG<br><input type="checkbox"/> | SOMEWHAT LONG<br><input type="checkbox"/> | JUST RIGHT<br><input type="checkbox"/> | SOMEWHAT SHORT<br><input type="checkbox"/> | TOO SHORT<br><input type="checkbox"/> | NO OPINION<br><input type="checkbox"/> |
|--------------------------------------|---|--|--|---------------------------------------|--|

**e. Please provide additional comments on *Variance*:**

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**34. The following CAS publications are available both electronically and in hard-copy format. In the future, in which format would you prefer to receive the following:**

	HARD COPY	WEB COPY	BOTH	No PREFERENCE
a. <i>The Actuarial Review</i> .....	1	2	3	<input type="checkbox"/>
b. <i>Variance</i> .....	1	2	3	<input type="checkbox"/>
c. Meeting/Seminar Notices.....	1	2	3	<input type="checkbox"/>
d. Monographs (under development) .....	1	2	3	<input type="checkbox"/>

**35. Please describe your interest in writing and submitting papers for CAS publication:**

(CHECK ALL THAT APPLY)

- a. I have written papers for CAS publications in the past
- b. I am interested and plan to submit papers for CAS publication in the future
- c. I (would) prefer to publish papers in the *Variance* because it is fully refereed
- d. I (would) prefer to avoid the burden of peer review in *Variance* and submit papers only to call paper programs or the *E-Forum* directly
- e. I have less interest in writing papers than in other CAS activities
- f. My company discourages submissions of papers to CAS publication due to concerns with revealing proprietary information
- g. I'm unsure whether I'm qualified to write papers sufficient for CAS publication
- h. I have no interest in writing papers for future CAS publication

**36. Please provide additional comments on writing for CAS publication:**

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## GOVERNANCE/ELECTIONS

**37. Did you vote in the last CAS election?** (CHECK ONLY ONE)

- 1. Yes, I cast votes for all offices
- 2. Yes, I cast vote for some, but not all offices
- 3. No
- 4. I can't remember

**38. Are you satisfied with the process currently being used to nominate the CAS members as:**

	YES	No	NOT FAMILIAR WITH PROCESS
a. Board of Directors .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Vice Presidents .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. President-Elect.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**39. The CAS Board recently voted to affirm the current classes of membership (Associate, Fellow, and Affiliate). At this time, only Fellows have the right to vote in CAS elections. Should Associates be allowed to vote in the elections for CAS President-Elect and Directors?**

- 1. No
- 2. Yes, immediately upon achieving ACAS
- 3. Yes, after a waiting period of (SPECIFY) \_\_\_\_\_ years

**40. Please provide additional comments relative to ACAS voting rights:**

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**41. If Associates were eligible to vote in CAS elections, should Associates who qualify as voting members be entitled to:** (CHECK ALL THAT APPLY)

- a. Stand for election to the Board of Directors
- b. Serve as Vice Presidents on the Executive Council (with the exception of Vice President – Admissions)
- c. Other (SPECIFY) \_\_\_\_\_

**RESEARCH AND DEVELOPMENT**

**42. Please indicate the priority level for the types of research on which the CAS could focus:**

	High Priority		Neutral		Low Priority	No Opinion
a. Call paper programs <u>with</u> cash awards .....	1	2	3	4	5	<input type="checkbox"/>
b. Call paper programs <u>without</u> cash awards .....	1	2	3	4	5	<input type="checkbox"/>
c. Funded research grants for specific topics.....	1	2	3	4	5	<input type="checkbox"/>
d. Funded research grants allowing proposers to choose topics .....	1	2	3	4	5	<input type="checkbox"/>
e. Voluntary research and submission papers .....	1	2	3	4	5	<input type="checkbox"/>
f. Fund research through Actuarial Education Research Fund (AERF).....	1	2	3	4	5	<input type="checkbox"/>
g. Experience studies .....	1	2	3	4	5	<input type="checkbox"/>
h. Working parties (papers written by a group of researchers) .....	1	2	3	4	5	<input type="checkbox"/>
i. Other (SPECIFY) _____..	1	2	3	4	5	<input type="checkbox"/>

**43. One a scale of 1 to 5, where 1 represents 100% use of basic and traditional approaches and 5 represents 100% use of cutting edge and advanced techniques, what best describes the techniques you are using today for the majority of your work?**

BASIC, TRADITIONAL APPROACHES					CUTTING EDGE, ADVANCED TECHNIQUES
1	2	3	4	5	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**44. Please indicate your level of agreement with the statements below:**

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
a. The CAS should sponsor research to make advanced techniques more accessible to, and more widely used by, the CAS membership .....	1	2	3	4	5
b. The CAS should conduct research that involves the development of actuarial models.....	1	2	3	4	5
c. The CAS should conduct research studies that involve the collection, combination, and analysis of data .....	1	2	3	4	5
d. The CAS should pay researchers to conduct projects and rely less on volunteers and prize/awards for research papers	1	2	3	4	5
e. The CAS should primarily use academics for paid research projects.....	1	2	3	4	5
f. CAS research should be primarily theoretical. Individual practitioners and companies should develop their own practical applications.....	1	2	3	4	5
g. I would like the opportunity to provide input about areas in need of CAS research .....	1	2	3	4	5
h. The CAS should identify and catalog sources of data that could be useful to actuaries .....	1	2	3	4	5
i. The CAS is acting aggressively enough to provide research and education to its members on the subject of enterprise risk management.....	1	2	3	4	5

**45. To what extent do the following prevent you from employing the results of recent CAS research in your work?**

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
a. Too many assumptions need to be made.....	1	2	3	4	5
b. They are too difficult to explain to non-technical audiences ..	1	2	3	4	5
c. The required data is usually not available .....	1	2	3	4	5
d. They are too expensive to use in practice .....	1	2	3	4	5
e. I am not aware of recent research in my area of practice.....	1	2	3	4	5
f. The techniques are not practical enough to use in practice ..	1	2	3	4	5
g. I'm not sure they produce better results.....	1	2	3	4	5
h. Auditors, regulators, etc. may not accept these approaches	1	2	3	4	5
i. My management, or my clients, like the way it's done now .	1	2	3	4	5
j. I do use the latest techniques .....	1	2	3	4	5

**46. What additional research topics would you want to see addressed by the CAS?**

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**PROFESSIONAL EDUCATION**

**47. How many total hours of continuing education have you completed in the last three years?**

CE HOURS

- 1. Organized activities (e.g., attendance at meetings or seminars) \_\_\_\_\_ hours
- 2. Other activities (e.g., reading research articles) \_\_\_\_\_ hours

**48. The American Academy of Actuaries (AAA) revised Qualification Standards for actuaries practicing in the United States became effective Jan. 1, 2008. Do you believe that the communication about the revised Standards has been sufficient?**

- 1. Yes
- 2. No
- 3. Not applicable because (SPECIFY) \_\_\_\_\_

**49. How do you anticipate fulfilling your continuing education requirements for the coming year?**

(CHECK ALL THAT APPLY)

- a. I believe that I am exempt from continuing education requirements
- b. CAS Meetings
- c. CAS Seminars
- d. Regional Affiliate Meetings
- e. Limited Attendance Seminars
- f. CAS Webinars
- g. Webcasts of CAS Meeting sessions
- h. Through my own company's offerings
- i. Through other professional organizations' offerings
- j. Reading research articles, papers, books, etc.
- k. Desktop application learning tools (Web based or CD-ROM based)
- l. Other (SPECIFY) \_\_\_\_\_

**50. If you have not attended at least one CAS meeting or seminar in the last year, why not?**

(CHECK ALL THAT APPLY)

- a. Cost
- b. Content
- c. Length of meeting
- d. Location
- e. Timing of meeting in the calendar year
- f. Personal commitments
- g. Work commitments
- h. I believe that I am exempt from continuing education requirements
- i. Other (SPECIFY) \_\_\_\_\_

51. What topics would you most like to see offered at future CAS continuing education programs?

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52. Should the CAS continue to offer General Business Skills Education?  1. Yes  2. No

53. On what topics should the CAS offer General Business Skills Education?

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## ADMISSIONS

54. Should the CAS award exam credit based on performance in accredited courses in universities?

1. Yes  2. No  3. No Opinion

55. Should the CAS expand cooperation with the SOA by increasing the number of exams offered jointly?

1. Yes  2. No  3. No Opinion

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## CAS STRATEGIC DIRECTION

56. How significant should the CAS's efforts and strategies be in the following:

	Very High	High	Neutral	Low	Very Low
a. International Presence and Outreach.....	1	2	3	4	5
b. Enterprise Risk Management.....	1	2	3	4	5
c. Predictive Modeling .....	1	2	3	4	5
d. Stochastic Reserving .....	1	2	3	4	5
e. International Financial Reporting Standards .....	1	2	3	4	5

57. How would you rate the following threats to current and future members of the CAS?

	Very High	High	Neutral	Low	Very Low
a. Off-shoring of actuarial jobs from the United States .....	1	2	3	4	5
b. Merging with other actuarial organizations.....	1	2	3	4	5
c. Credibility of the actuarial profession.....	1	2	3	4	5
d. Actuarial malpractice .....	1	2	3	4	5
e. Competition from other professions.....	1	2	3	4	5
f. Perception of actuaries as having a narrow technical focus .....	1	2	3	4	5
g. Other threats (SPECIFY) _____	1	2	3	4	5

58. Of the various actuarial organizations in North America and the world, what unique roles or benefits:

a. does the CAS provide? \_\_\_\_\_

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b. should the CAS provide? \_\_\_\_\_

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59. What are the top two issues that will impact your professional life in the next five years?

1. \_\_\_\_\_

2. \_\_\_\_\_

60. What are the top two issues that will impact the CAS in the next five years?

1. \_\_\_\_\_

2. \_\_\_\_\_

OPTIONAL: To be entered into the drawing for the \$100 cash prize, please include your contact information:

NAME: \_\_\_\_\_

COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

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**THANK YOU VERY MUCH FOR COMPLETING THIS SURVEY.**

**IF YOU ARE NOT COMPLETING THE SURVEY ONLINE, PLEASE FAX YOUR QUESTIONNAIRE DIRECTLY TO:**



**FAX: 240-268-1267**

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**ASSOCIATION RESEARCH, INC.  
15200 SHADY GROVE ROAD, SUITE 306  
ROCKVILLE, MD 20850**

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**DEADLINE: OCTOBER 22, 2008**

<p><b>IF YOU PREFER TO COMPLETE THE SURVEY ONLINE, PLEASE DO SO BY GOING TO THIS WEB SITE: <a href="http://www.ari-surveys.com/run/CASmember08A">www.ari-surveys.com/run/CASmember08A</a></b></p>
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# 2008 MEMBERSHIP SURVEY B

ASSOCIATION RESEARCH, INC. (ARI), AN INDEPENDENT SURVEY RESEARCH ORGANIZATION, IS CONDUCTING THIS CONFIDENTIAL SURVEY FOR CAS. ALL RESPONSES WILL BE KEPT COMPLETELY CONFIDENTIAL.

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## DEMOGRAPHICS

**1. Please indicate your current membership category and the year you attained your designation:**

(CHECK ONLY ONE)

<u>DESIGNATION/AFFILIATE</u>	<u>YEAR ATTAINED</u>
<input type="checkbox"/> 1. ACAS	_____
<input type="checkbox"/> 2. FCAS	_____
<input type="checkbox"/> 3. Affiliate	_____

**2. What is your gender?**     1. Female     2. Male

**3. In what year were you born?**    \_\_\_\_\_

**4. How many years' experience do you have working in the actuarial field (starting from the date of your first full-time property-casualty actuarial position)?**    \_\_\_\_\_ YEARS

**5. What is your employment status?**

1. Full-time     2. Part-time     3. Retired     4. Not currently employed

**6. Are you currently employed as an actuary?**     1. Yes     2. No

**7. For what type of company or organization do you work?** (CHECK ONLY ONE)

- |   |   |
|---|---|
| <input type="checkbox"/> 1. Insurance company                           | <input type="checkbox"/> 8. Rating agency               |
| <input type="checkbox"/> 2. Reinsurance company                         | <input type="checkbox"/> 9. Regulatory organization     |
| <input type="checkbox"/> 3. Insurance and Reinsurance company           | <input type="checkbox"/> 10. University or college      |
| <input type="checkbox"/> 4. (Re)Insurance broker                        | <input type="checkbox"/> 11. Retired                    |
| <input type="checkbox"/> 5. Consulting firm                             | <input type="checkbox"/> 12. Full-time parent/caregiver |
| <input type="checkbox"/> 6. Organization serving the insurance industry | <input type="checkbox"/> 13. Other (SPECIFY) _____      |
| <input type="checkbox"/> 7. Other financial institution                 |   |

**8. Approximate number of:** (CHECK ONE FOR EACH COLUMN)

	EMPLOYEES IN MY ORGANIZATION	CAS CREDENTIALLED ACTUARIES IN MY ORGANIZATION
a. 1 – 5 .....	<input type="checkbox"/>	<input type="checkbox"/>
b. 6 – 10 .....	<input type="checkbox"/>	<input type="checkbox"/>
c. 11 – 25 .....	<input type="checkbox"/>	<input type="checkbox"/>
d. 26 – 50 .....	<input type="checkbox"/>	<input type="checkbox"/>
e. 51 – 200 .....	<input type="checkbox"/>	<input type="checkbox"/>
f. More than 200 .....	<input type="checkbox"/>	<input type="checkbox"/>

**9. Where is the physical location of the primary place in which you work?**

Country: \_\_\_\_\_ State/Province: \_\_\_\_\_

**10. Do you have or have you had significant worldwide business responsibilities:**

1. Currently                       2. Previously                       3. Never

**11. In which geographic areas have you had significant business responsibilities:** (CHECK ALL THAT APPLY)

	CURRENT RESPONSIBILITIES	ANYTIME IN YOUR CAREER
a. Africa.....	<input type="checkbox"/>	<input type="checkbox"/>
b. Asia – China.....	<input type="checkbox"/>	<input type="checkbox"/>
c. Asia – India.....	<input type="checkbox"/>	<input type="checkbox"/>
d. Asia – Japan.....	<input type="checkbox"/>	<input type="checkbox"/>
e. Asia – Singapore.....	<input type="checkbox"/>	<input type="checkbox"/>
f. Asia – Other.....	<input type="checkbox"/>	<input type="checkbox"/>
g. Australia/New Zealand.....	<input type="checkbox"/>	<input type="checkbox"/>
h. Bermuda.....	<input type="checkbox"/>	<input type="checkbox"/>
i. Canada.....	<input type="checkbox"/>	<input type="checkbox"/>
j. Caribbean.....	<input type="checkbox"/>	<input type="checkbox"/>
k. Central America.....	<input type="checkbox"/>	<input type="checkbox"/>
l. Europe – Eastern.....	<input type="checkbox"/>	<input type="checkbox"/>
m. Europe – Western.....	<input type="checkbox"/>	<input type="checkbox"/>
n. Mexico.....	<input type="checkbox"/>	<input type="checkbox"/>
o. Middle East.....	<input type="checkbox"/>	<input type="checkbox"/>
p. South America.....	<input type="checkbox"/>	<input type="checkbox"/>
q. United States.....	<input type="checkbox"/>	<input type="checkbox"/>

**12. Please check all other actuarial-related organizations to which you currently belong:** (CHECK ALL THAT APPLY)

- a. American Academy of Actuaries
- b. American Society of Pension Professionals and Actuaries
- c. Conference of Consulting Actuaries
- d. Canadian Institute of Actuaries
- e. Faculty of Actuaries/Institute of Actuaries
- f. Institute of Actuaries of Australia
- g. International Actuarial Association – ASTIN
- h. International Actuarial Association – AFIR
- i. International Association of Consulting Actuaries
- j. Society of Actuaries
- k. Other organization (SPECIFY) \_\_\_\_\_

**13. What is the highest level of academic education you have completed?**

- 1. BA/BS
- 2. MA/MS
- 3. MBA
- 4. JD
- 5. PhD
- 6. Other (SPECIFY) \_\_\_\_\_

**14. Did you earn any college/university degrees in actuarial science?**

- 1. BA/BS
- 2. MA/MS
- 3. No

**15. Other professional designations:** (CHECK ALL THAT APPLY)

- a. Associate in Reinsurance (ARE)
- b. Associate in Risk Management (ARM)
- c. Associate in Investment Management and Research (AIMR)
- d. Chartered Financial Analyst (CFA)
- e. Certified Public Accountant (CPA)/Chartered Accountant (CA)
- f. Chartered Property Casualty Underwriter (CPCU)
- g. Chartered Enterprise Risk Analyst (CERA)
- h. Other (SPECIFY) \_\_\_\_\_

16. Please indicate (A) what percentage of your time over the past two years you have spent in each of the following areas (total should be 100%), and (B) indicate which of the following roles you've played in your career by checking the box to the right:

	(A) % Time Spent Past Two Years	(B) Have Done in My Career
a. Data Management/Systems Administrator .....	_____ %	<input type="checkbox"/>
b. Enterprise Risk Management.....	_____ %	<input type="checkbox"/>
c. Executive Management.....	_____ %	<input type="checkbox"/>
d. Expert Witness .....	_____ %	<input type="checkbox"/>
e. Investments.....	_____ %	<input type="checkbox"/>
f. Management of Actuarial Unit.....	_____ %	<input type="checkbox"/>
g. Planning – Strategic and Financial .....	_____ %	<input type="checkbox"/>
h. Predictive Modeling.....	_____ %	<input type="checkbox"/>
i. Pricing .....	_____ %	<input type="checkbox"/>
j. Product Development.....	_____ %	<input type="checkbox"/>
k. Programming/Software Development .....	_____ %	<input type="checkbox"/>
l. Regulation .....	_____ %	<input type="checkbox"/>
m. Reserving .....	_____ %	<input type="checkbox"/>
n. Risk & Capital Management (e.g., DFA).....	_____ %	<input type="checkbox"/>
o. Teaching/Research.....	_____ %	<input type="checkbox"/>
p. Underwriting/Marketing .....	_____ %	<input type="checkbox"/>
q. Valuation .....	_____ %	<input type="checkbox"/>
r. Other (SPECIFY) .....	_____ %	<input type="checkbox"/>
<b>TOTAL</b> .....	<b>100%</b>	

17. Leadership positions you have held in the last three years: (CHECK ALL THAT APPLY)

- a. CAS Board or Executive Council
- b. Chair of a CAS Committee
- c. Member of a CAS Committee
- d. Another actuarial organization's Board, Executive Council, or Committee
- e. None of the above

18. Do you currently serve as a Member Advisory Panelist for CAS?  1. Yes  2. No

## MEMBER SATISFACTION

19. Do you consider the return on CAS dues investment to be:

- 1. Greater than expected
- 2. Equal to expectation
- 3. Less than expected

20. If you feel that the dues and services/benefits are not in line with each other, what would need to be done to bring them in line? Please explain/specify:

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21. How satisfied are you with the following aspects of CAS:

	Very Satisfied	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Not Satisfied At All	No Opinion
a. Overall Satisfaction with CAS .....	1	2	3	4	5	<input type="checkbox"/>
b. CAS Leadership (Board and Officers) .....	1	2	3	4	5	<input type="checkbox"/>
c. Committee Chairs .....	1	2	3	4	5	<input type="checkbox"/>
d. Professional Staff.....	1	2	3	4	5	<input type="checkbox"/>
e. Communications/Publications.....	1	2	3	4	5	<input type="checkbox"/>
f. Meetings/Professional Education .....	1	2	3	4	5	<input type="checkbox"/>
g. Admissions/Credentialing.....	1	2	3	4	5	<input type="checkbox"/>

22. What is the **strongest** attribute of CAS? \_\_\_\_\_

\_\_\_\_\_

23. What is the **weakest** attribute of CAS? \_\_\_\_\_

\_\_\_\_\_

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## YOUR RETIREMENT

24. If you have retired, in what year did you retire? \_\_\_\_\_

25. If you have not retired, when do you plan to retire?

- a. \_\_\_\_\_  b. Have not made plans

26. (A) have you participated in the following CAS activities since retiring or (B) do you plan to participate in the following CAS activities upon retirement: (CHECK ALL THAT APPLY)

	HAVE PARTICIPATED	PLAN TO PARTICIPATE	DON'T KNOW
a. Volunteer for Committees/Task Forces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Attend CAS Meetings or Seminars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Other (SPECIFY) _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

27. If you are retired, are you pleased with the opportunities that the CAS provides to retirees?

1. Yes  2. No

28. What can the CAS do to improve the opportunities provided to retirees? Please explain/specify:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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## VOLUNTEERISM

29. How many hours have you volunteered annually to the actuarial profession on average during the past 5 years? (CHECK ONLY ONE)

1. 0  
 2. 1 – 20  
 3. 21 – 40  
 4. More than 40

30. Is there anything that is limiting you from increasing your participation on CAS committees/task forces: (CHECK ALL THAT APPLY)

- a. No limitation  
 b. Cost  
 c. Time  
 d. Lack of interest at this time  
 e. Not supported by my employer  
 f. Other (SPECIFY) \_\_\_\_\_

31. Would you volunteer more if your travel costs were subsidized or more broadly subsidized by CAS?

1. Yes  2. No

## PUBLICATIONS

32. Please indicate the frequency that you read or reference and the quality of the following actuarial materials:

	FREQUENCY					Have- Not Used	QUALITY					Not Fam- iliar With
	Frequently	Sometimes		Never			High Quality	Average Quality		Low Quality		
a. <i>The Actuarial Review</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
b. <i>ASTIN Bulletin</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
c. <i>CAS E-Forum</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
d. <i>CAS Discussion Paper Program</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
e. <i>CAS Web Site</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
f. <i>Insurance: Mathematics and Economics</i> ...	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
g. <i>Journal of Actuarial Practice</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
h. Materials from CAS-sponsored meetings/seminars.....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
i. <i>North American Actuarial Journal</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
j. <i>Variance</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
k. <i>The Actuary</i> .....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>
l. Other (SPECIFY).....	1	2	3	4	5	<input type="checkbox"/>	1	2	3	4	5	<input type="checkbox"/>

33. How satisfied are you with the following aspects of CAS publications?

	Very Satisfied	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Not Satisfied At All	No Opinion
a. Improvement over the past five years.....	1	2	3	4	5	<input type="checkbox"/>
b. Content.....	1	2	3	4	5	<input type="checkbox"/>
c. Organization.....	1	2	3	4	5	<input type="checkbox"/>
d. Frequency.....	1	2	3	4	5	<input type="checkbox"/>
e. Format.....	1	2	3	4	5	<input type="checkbox"/>
f. Availability.....	1	2	3	4	5	<input type="checkbox"/>
g. CAS Web Site Search Tools.....	1	2	3	4	5	<input type="checkbox"/>

34. Please provide additional comments on CAS publications:

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## PROFESSIONALISM

35. Should all members be required to periodically attend a Course on Ethics/Professionalism?

1. Yes, for all members     2. Yes, only for members actively participating as actuaries     3. No

36. Should CAS develop and maintain a Members Ethics Handbook?  1. Yes     2. No

## INTERNATIONAL

37. Do you have recognition from an actuarial society other than the CAS, CIA, AAA, or IAA?

1. Yes (SPECIFY) \_\_\_\_\_  
 2. No

38. Are there other actuarial societies from which you are trying to obtain recognition?

1. Yes (SPECIFY) \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
 2. No

**39. Which actuarial organizations do you see as alternatives to the CAS for Non-Life actuarial training? For each organization please indicate whether the training is superior, about equal to the CAS, or inferior.**

ALTERNATIVE ORGANIZATION	SUPERIOR TRAINING TO CAS	ABOUT THE SAME AS CAS	INFERIOR TRAINING TO CAS
a. _____	..... 1	2	3
b. _____	..... 1	2	3
c. _____	..... 1	2	3
d. _____	..... 1	2	3

**40. What are the advantages you see of the CAS training over available global alternatives? Explain:**

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**41. What are the limitations you see of the CAS training over available global alternatives? Explain:**

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**42. Please indicate any local non-CAS actuarial organization in your region that you would recommend that the CAS establish a relationship with:**

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**43. Recognizing that financial and human resources are required, in which areas should the CAS be actively working to support the development of the actuarial profession in countries where the profession is in the developmental stages? Please rate each of the following in terms of its importance to you:**

	Very Important	Important	Neutral	Not Important	Not Important At All	No Opinion
a. Assist emerging markets in developing non-life actuarial disciplines and education.....	1	2	3	4	5	<input type="checkbox"/>
b. Subsidize CAS member costs to travel and speak at general insurance/actuarial seminars in developing countries .....	1	2	3	4	5	<input type="checkbox"/>
c. Send CAS leaders to participate in key meetings in these countries.....	1	2	3	4	5	<input type="checkbox"/>
d. Make more CAS exam sites available around the world.....	1	2	3	4	5	<input type="checkbox"/>
e. Develop a plan to encourage local practitioners in developing countries to become members of the CAS .....	1	2	3	4	5	<input type="checkbox"/>
f. Subsidize the registration/travel costs for actuaries from developing countries <u>to attend</u> CAS meetings and seminars .....	1	2	3	4	5	<input type="checkbox"/>
g. Subsidize the registration/travel costs for actuaries from developing countries <u>to speak</u> at CAS meetings and seminars .....	1	2	3	4	5	<input type="checkbox"/>
h. Work to gain official recognition of the CAS credential in various jurisdictions .....	1	2	3	4	5	<input type="checkbox"/>

**44. The CAS's relationship with the International Actuarial Association should be:** (CHECK ONLY ONE)

- 1. Close alignment
- 2. Active participation
- 3. Act independently

## ENTERPRISE RISK MANAGEMENT (ERM)

45. Please indicate your level of agreement with the following statements:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
a. I have a high-level of knowledge of ERM. ....	1	2	3	4	5
b. The CAS should do more to prepare its members to practice in ERM.....	1	2	3	4	5
c. The CAS should offer an ERM designation .....	1	2	3	4	5
d. Actuaries are ideal candidates for performing ERM functions.....	1	2	3	4	5
e. ERM will create significant new career opportunities for actuaries .....	1	2	3	4	5

46. Are you directly involved in ERM activities in your company?  1. Yes  2. No

47. Please indicate your company's level of involvement in ERM in response to the following questions:

	Very Involved	Involved	Neutral	Uninvolved	Not At All Involved
a. If you work for an insurance or reinsurance company, how entrenched is ERM in your company's operations? .....	1	2	3	4	5
b. If you work for a consulting or brokerage firm, how big a role do ERM services play in your firm's overall client services?.....	1	2	3	4	5
c. If your organization has an ERM function, how involved are its casualty actuaries? .....	1	2	3	4	5

48. Should the CAS alter its current emphasis on ERM? (CHECK ONLY ONE)

- 1. Greatly increase
- 2. Increase somewhat
- 3. Do not alter
- 4. Reduce somewhat
- 5. Greatly reduce

49. What percent of their time, in aggregate, do the actuaries at your company spend on ERM? (CHECK ONLY ONE)

- 1. 0% – 10%
- 2. 11% – 30%
- 3. 31% – 50%
- 4. More than 50%
- 5. I don't know

50. Does your company have a Chief Risk Officer?  1. Yes  2. No  3. Don't know

51. Is the Chief Risk Officer at your company an Actuary?  1. Yes  2. No  3. Don't know

52. What is the background of the Chief Risk Officer? (CHECK ALL THAT APPLY)

- a. Fellow of the CAS
- b. Associate of the CAS
- c. Fellow of the SOA
- d. Other actuarial
- e. MBA
- f. JD
- g. Associate in Risk Management (ARM)
- h. Chartered Financial Analyst (CFA)
- i. Certified Public Accountant (CPA)/Chartered Accountant (CA)
- j. Chartered Property Casualty Underwriter (CPCU)
- k. Chartered Enterprise Risk Analyst (CERA)
- l. Don't know
- m. Other (SPECIFY) \_\_\_\_\_

**53. What professions are the CAS's chief competition in the field of ERM? (CHECK ALL THAT APPLY)**

- a. Risk Management
- b. Finance
- c. Engineering
- d. Statisticians
- e. Other (SPECIFY) \_\_\_\_\_

**ADMINISTRATION**

**54. Who pays for your CAS-related costs (excluding amounts reimbursed by the CAS)?**

	I PAY ALL	I PAY SOME	MY EMPLOYER PAYS ALL
a. CAS Dues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. CAS Meeting/Seminar Registration Fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Travel Expenses to Meetings/Seminars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. CAS Volunteer Activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**55. If you were asked to pay for all of the following yourself, would you?**

	YES	YES, BUT LESS OFTEN	No
a. CAS Dues	<input type="checkbox"/>	—	<input type="checkbox"/>
b. CAS Meeting/Seminar Registration Fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Travel Expenses to Meetings/Seminars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. CAS Volunteer Activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**56. How often do you access the CAS Web Site? (CHECK ONLY ONE)**

- 1. More than once per week
- 2. Once per week
- 3. Once per month
- 4. Less than once per month
- 5. Never accessed it

**57. What changes would you like to see on the CAS Web Site (e.g., content, navigation, features)?**

\_\_\_\_\_

\_\_\_\_\_

**CAS STRATEGIC DIRECTION**

**58. How significant should the CAS's efforts and strategies be in the following:**

	Very High	High	Neutral	Low	Very Low
a. International Presence and Outreach.....	1	2	3	4	5
b. Enterprise Risk Management.....	1	2	3	4	5
c. Predictive Modeling .....	1	2	3	4	5
d. Stochastic Reserving.....	1	2	3	4	5
e. International Financial Reporting Standards .....	1	2	3	4	5

**59. How would you rate the following threats to current and future members of the CAS?**

	Very High	High	Neutral	Low	Very Low
a. Off-shoring of actuarial jobs from the United States .....	1	2	3	4	5
b. Merging with other actuarial organizations.....	1	2	3	4	5
c. Credibility of the actuarial profession.....	1	2	3	4	5
d. Actuarial malpractice .....	1	2	3	4	5
e. Competition from other professions.....	1	2	3	4	5
f. Perception of actuaries as having a narrow technical focus .....	1	2	3	4	5
g. Other threats (SPECIFY) _____	1	2	3	4	5

60. Of the various actuarial organizations in North America and the world, what unique roles or benefits:

a. does the CAS provide? \_\_\_\_\_  
\_\_\_\_\_

b. should the CAS provide? \_\_\_\_\_  
\_\_\_\_\_

61. What are the top two issues that will impact your professional life in the next five years?

1. \_\_\_\_\_

2. \_\_\_\_\_

62. What are the top two issues that will impact the CAS in the next five years?

1. \_\_\_\_\_

2. \_\_\_\_\_

OPTIONAL: To be entered into the drawing for the \$100 cash prize, please include your contact information:

NAME: \_\_\_\_\_

COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

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**THANK YOU VERY MUCH FOR COMPLETING THIS SURVEY.**

**IF YOU ARE NOT COMPLETING THE SURVEY ONLINE, PLEASE FAX YOUR QUESTIONNAIRE DIRECTLY TO:**



**FAX: 240-268-1267**

**ASSOCIATION RESEARCH, INC.  
15200 SHADY GROVE ROAD, SUITE 306  
ROCKVILLE, MD 20850**

**DEADLINE: OCTOBER 22, 2008**

<p><b>IF YOU PREFER TO COMPLETE THE SURVEY ONLINE, PLEASE DO SO BY GOING TO THIS WEB SITE: <a href="http://www.ari-surveys.com/run/CASmember08B">www.ari-surveys.com/run/CASmember08B</a></b></p>
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