CASUALTY ACTUARIAL SOCIETY
FORUM

Winter 1999
Including the Ratemaking Discussion Papers
and Data Management/Quality/ Technology Call Papers

CASUALTY ACTUARIAL SOCIETY
ORGANIZED 1914
NOTICE
The Casualty Actuarial Society is not responsible for statements or opinions expressed in the papers in this publication. These papers have not been reviewed by the CAS Committee on Review of Papers.
To CAS Members:

This is the Winter 1999 Edition of the Casualty Actuarial Society Forum. It contains four Ratemaking Discussion Papers, eight Data Management/Quality/Technology Call Papers, and four additional papers.

The Casualty Actuarial Society Forum is a non-refereed journal printed by the Casualty Actuarial Society. The viewpoints published herein do not necessarily reflect those of the Casualty Actuarial Society.

The CAS Forum is edited by the CAS Committee for the Casualty Actuarial Society Forum. Members of the committee invite all interested persons to submit papers on topics of interest to the actuarial community. Articles need not be written by a member of the CAS, but the paper's content must be relevant to the interests of the CAS membership. Members of the Committee for the Casualty Actuarial Society Forum request that the following procedures be followed when submitting an article for publication in the Forum:

1. Authors should submit a camera-ready original paper and two copies.
2. Authors should not number their pages.
3. All exhibits, tables, charts, and graphs should be in original format and camera-ready.
4. Authors should avoid using gray-shaded graphs, tables, or exhibits. Text and exhibits should be in solid black and white.
5. Authors should submit an electronic file of their paper using a popular word processing software (e.g., Microsoft Word and WordPerfect) for inclusion on the CAS Web Site.

The CAS Forum is printed periodically based on the number of call paper programs and articles submitted. The committee publishes two to four editions during each calendar year.

All comments or questions may be directed to the Committee for the Casualty Actuarial Society Forum.

Sincerely,

Janet G. Lockwood, CAS Forum Chairperson

The Committee for the Casualty Actuarial Society Forum

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The Winter 1999 Edition of the CAS Forum is a cooperative effort between the CAS Forum Committee and two CAS Research and Development Committees: the Committee on Ratemaking and the Committee on Management Data and Information.

The CAS Committee on Ratemaking presents for discussion four papers prepared in response to its Call for 1999 Ratemaking Discussion Papers. In addition, the Committee on Management Data and Information presents eight papers submitted in response to the 1998 Call for Data Management/Quality/Technology Papers.

This Forum includes papers that will be discussed by the authors at the 1999 CAS Seminar on Ratemaking, March 11-12, in Nashville, Tennessee.

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