

## MINUTES OF THE 2001 CAS ANNUAL MEETING

November 11–14, 2001

MARRIOTT MARQUIS

ATLANTA, GEORGIA

*Sunday, November 11, 2001*

The Board of Directors held their regular quarterly meeting from 9:00 a.m. to 5:00 p.m.

Registration was held from 4:00 p.m. to 6:00 p.m.

From 5:30 p.m. to 6:30 p.m., there was a special presentation to new Associates and their guests. All 2001 CAS Executive Council members briefly discussed their roles in the Society with the new members. In addition, Steven G. Lehmann, who is a past president of the CAS, gave a short talk on the American Academy of Actuaries' (AAA) Casualty Practice Council.

A welcome reception for all members and guests was held from 6:30 p.m. to 7:30 p.m.

*Monday, November 12, 2001*

Registration continued from 7:00 a.m. to 8:00 a.m.

CAS President Patrick J. Grannan opened the business session at 8:00 a.m. and introduced members of the Executive Council and the CAS Board of Directors. Mr. Grannan also recognized past presidents of the CAS who were in attendance at the meeting, including: Robert A. Anker (1996), Phillip N. Ben-Zvi (1985), Ronald L. Bornhuetter (1975), Charles A. Bryan (1990), David P. Flynn (1992), Michael Fusco (1989), Alice H. Gannon (2000), David G. Hartman (1987), Charles C. Hewitt Jr. (1972), M. Stanley Hughey (1974), Frederick W. Kilbourne (1982), Steven G. Lehmann (1998), W. James MacGinnitie (1979), Jerome

A. Scheibl (1980), Michael L. Toothman (1991), and Mavis A. Walters (1997).

Mr. Grannan also recognized special guests in the audience: Robert A. Anker, president-elect of the American Academy of Actuaries; W. James MacGinnitie, president of the Society of Actuaries; Jean-Louis Massé, president of the Canadian Institute of Actuaries; and John P. Ryan, council member of the Institute of Actuaries.

Mr. Grannan then announced the results of the CAS elections. The next president will be Robert F. Conger, and the president-elect will be Gail M. Ross. Members of the CAS Executive Council for 2001 – 2002 will be: Sheldon Rosenberg, vice president – administration; Mary Frances Miller, vice president – admissions; Roger A. Schultz, vice president – continuing education; LeRoy A. Boison, vice president – international; Christopher S. Carlson, vice president – programs and communication; and Gary R. Josephson, vice president – research and development. New members of the CAS Board of Directors are Phillip N. Ben-Zvi, Curtis Gary Dean, David G. Hartman, and Janet R. Nelson.

Gary R. Josephson announced the 92 new Associates, and Robert F. Conger announced the 116 new Fellows. The names of these individuals follow.

#### NEW FELLOWS

Jason R. Abrams	Jeremy James Brigham	Louise
Stephen A. Alexander	Russell J. Buckley	Chung-Chum-Lam
Katherine H. Antonello	Kevin D. Burns	Jeffrey J. Clinch
Anju Arora	Hayden Heschel	Maryellen J. Coggins
Peter Attanasio	Burrus	John T. Devereux
Craig Victor Avitabile	Sharon C. Carroll	Kevin Francis Downs
Jeremy Todd Benson	Jill C. Cecchini	Louis-Christian Dupuis
Eric D. Besman	Richard M. Chiarini	Wayne W. Edwards
Kristen Maria Bessette	Michael Joseph	Richard James
Neil M. Bodoff	Christian	Engelhuber

Jonathan Palmer Evans	Aaron Michael Larson	John R. Rohe
Weishu Fan	Dennis H. Lawton	Christine R. Ross
Sara Frankowiak	Thomas V. Le	Asif M. Sardar
Dustin Wayne Gary	James P. Leise	Parr T. Schoolman
Amy L. Gebauer	Christian Lemay	Steven George Searle
Bradley G. Gipson	John N. Levy	Joseph Allen Smalley
Theresa Giunta	Matthew Allen	Klayton N. Southwood
Karl Goring	Lillegard	Theodore S. Spitalnick
Lisa N. Guglietti	Kathleen T. Logue	Curt A. Stewart
Elizabeth Susan Guven	Cara M. Low	Beth S. Thompson
Nasser Hadidi	Robb W. Luck	Laura Little Thorne
Brian D. Haney	Joshua Nathan Mandell	Christopher S.
Kevin B. Held	Jason Aaron Martin	Throckmorton
Mark D. Heyne	Heather L. McIntosh	Jennifer L. Throm
Glenn R. Hiltbold	Christian Menard	Michael C. Torre
Richard Michael Holtz	Richard Ernest Meuret	Gary S. Traicoff
Susan Elizabeth Innes	Michael J. Miller	Brian K. Turner
Craig D. Isaacs	Sean Robert Nimm	Eric Vaith
Patrice Jean	Sylvain Nolet	Jennifer S. Vincent
Weidong Wayne Jiang	Corine Nutting	Cameron Jason Vogt
Susan K. Johnston	Steven Brian Oakley	Robert J. Walling III
Bryon Robert Jones	Randall William Oja	Kelly M. Weber
Sean M. Kennedy	Christy Beth Olson	V. Clare Whitlam
David R. Kennerud	Rodrick Raymond	Dean M. Winters
Susan E. Kent	Osborn	Robert F. Wolf
Susanlisa Kessler	Apryle L. Oswald	Kah-Leng Wong
Richard F. Kohan	Cosimo Pantaleo	Windrie Wong
Richard Scott Krivo	John R. Pedrick	Mary K. Woodson
Scott C. Kurban	Kristin Sarah	Jeanne Lee Ying
Steven M. Lacke	Piltzecker	Edward J. Zonenberg
Julie-Linda Laforce	Dylan P. Place	
Isabelle La Palme	Mario Richard	

## NEW ASSOCIATES

Vagif Amstislavskiy	Genevieve Garon	Stoyko N. Nikolov
Pamela G. Anderson	Keith R. Gentile	Alejandra S. Nolibos
Joel E. Atkins	Christopher J. Grasso	Dianne M. Phelps
Esther Becker	Donald B. Grimm	Daniel P. Post
Marie-Eve J. Belanger	Jason L. Grove	Bill D. Premdas
Kofi Boaitey	Stuart J. Hayes	John T. Raeihle
Erich A. Brandt	Scott E. Henck	Ryan P. Royce
Maureen B. Brennan	Long-Fong Hsu	Giuseppe Russo
Don J. Burbacher	Katherine Jacques	Larry J. Seymour
James E. Calton	Gregory O. Jaynes	Brett M. Shereck
William Brent Carr	Brian B. Johnson	Junning Shi
Ronald S. Cederburg	Erik A. Johnson	Jeremy D. Shoemaker
Hao Chai	Dana F. Joseph	James S. Shoenfelt
Jennifer A. Charlonne	Hye-Sook Kang	Steven A. Smith II
Alan M. Chow	Barbara L. Kanigowski	Anthony A. Solak
Paul L. Cohen	Lawrence S. Katz	Karine St-Onge
Christopher L.	Stacey M. Kidd	Wei Hua Su
Cooksey	Laurie A. Knoke	Christie L. Sullivan
Leanne M. Cornell	Anand S. Kulkarni	Edward Sypher
Thomas Cosenza	Stephane Lalancette	Mary A. Theilen
Michael J. Covert	Amanda M. Levinson	Peggy J. Urness
Hall D. Crowder	Daniel A. Lowen	Justin M. Van Opdorp
A. David Cummings	Sally Ann MacFadden	Gaetan R. Veilleux
Erik L. Donahue	Teresa Madariaga	Geraldine Marie L.
Brian M. Donlan	Zubimendi	Verano
Kiera Elizabeth Doster	Jeffrey B. McDonald	Amy R. Waldhauer
Scott H. Drab	Stephane McGee	Robert S. Weishaar
Gregory L. Dunn	Charles W. Mitchell	Jean P. West
Ruchira Dutta	Matthew E. Morin	William B. Wilder
Kyle A. Falconbury	Joseph J. Muccio	Jennifer X. Wu
Robin V. Fitzgerald	Scott L. Negus	Run Yan
Patrick P. Gallagher	Norman Niami	

Mr. Grannan then introduced David P. Flynn, a past president of the Society, who presented the Address to New Members.

Following the address, David R. Chernick briefly highlighted the meeting's programs and thanked the CAS Program Planning Committee. Mr. Chernick then introduced Abbe S. Bensimon who announced that one *Proceedings* paper would be presented at this meeting.

Ms. Bensimon began the awards program by announcing that the 2001 Dorweiler Prize was given to two papers: "The  $n$ -Moment Insurance CAPM" by Thomas J. Kozik and Aaron M. Larson and "Measuring the Interest Rate Sensitivity of Loss Reserves" by Stephen P. D'Arcy and Richard W. Gorvett. Ms. Bensimon then introduced LeRoy A. Boison, vice president – international, who presented the 2001 Charles A. Hachemeister Award to Morton N. Lane for his paper, "Pricing Risk Transfer Transactions." Mr. Kozik and Mr. Larson's paper is published in this edition of the *Proceedings*. Mr. D'Arcy and Mr. Gorvett's paper is published in the 2000 *Proceedings*, and Mr. Lane's paper is published in the *ASTIN Bulletin*.

Mr. Grannan presented the 2001 CAS Matthew S. Rodermund Service Award to James R. Berquist, who was chosen for his outstanding contributions to the actuarial profession.

Mr. Grannan then requested a moment of silence in honor of those CAS members who passed away since November 2000. They are: James J. Callahan, Nathaniel Gaines, E. LeRoy Heer, James P. Jensen, Norton "Doc" Masterson, Tracey Lynn Matthew, Philip D. Miller, Harry R. Richards, Lewis H. Roberts, and Henry C. Schneiker.

In a final item of business, Mr. Grannan acknowledged a donation of \$10,000 from D.W. Simpson & Company to the CAS Trust (CAST). The donation was made October 13, 2001.

Mr. Grannan then concluded the business session of the Annual Meeting and introduced the featured speaker, Dr. James Mapes.

Dr. Mapes is a management consultant and author. He is an ardent student of human behavior and communication. Dr. Mapes is dedicated to educating and encouraging his audiences to be open-minded about new options.

After a refreshment break, the first General Session was held from 10:45 a.m. to 12:15 p.m.

“A View From the Top”

Moderator: Robert V. Deutsch  
Executive Vice President and CFO  
CNA Insurance Companies

Panelists: Mary R. Hennessy  
President and CEO  
Overseas Partners Ltd.  
Robert Lippincott III  
CEO  
AXA Corporate Solutions  
Alistair Shore  
Senior Vice President  
Fireman’s Fund Insurance Companies

Following the general session, CAS President Patrick J. Grannan gave his Presidential Address at the luncheon. At the luncheon’s end, Mr. Grannan officially passed on the CAS presidential gavel to the new CAS president, Robert F. Conger.

After the luncheon, the afternoon was devoted to presentations of concurrent sessions. The panel presentations from 1:30 p.m. to 3:00 p.m. covered the following topics:

1. Introduction to the CAS Examination Committee

Moderator: Thomas G. Myers  
Vice President and Actuary  
Prudential Property & Casualty  
Insurance Company

Panelists: J. Thomas Downey  
Manager, Admissions  
Casualty Actuarial Society  
Floyd M. Yager  
Senior Actuary  
Allstate Insurance Company  
Richard P. Yocius  
Senior Actuary  
Allstate Insurance Company

2. D & O Insurance

Moderator: John J. Lewandowski  
Senior Vice President and Actuary  
CNA Insurance Companies

Panelists: David F. Allen  
Second Vice President  
GeneralCologne Re  
Mark W. Larsen  
Consultant  
Tillinghast-Towers Perrin  
Carol A. Zacharias  
Managing Director/Counsel  
CNA Insurance Companies

3. The Rating Agency's View

Moderator: Eric Simpson  
Senior Vice President and Chief  
Financial Officer  
Domestic Insurance Company

Panelists: Karen L. Davies  
Vice President–Senior Analyst  
Moody's Investors Service  
Matthew C. Mosher  
Group Vice President–P/C  
A.M. Best Company

4. Loss Portfolio Transfers

Moderator: Spencer M. Gluck  
Senior Managing Director, Chief Actuary  
Gerling Global Financial Products

Panelists: Thomas Passante  
Director  
Swiss Re New Markets  
Bryan C. Ware  
Chief Actuary—Brokered Group  
American Re-Insurance Company

5. Workers Compensation

Moderator: David M. Bellusci  
Senior Vice President and Chief Actuary  
Workers Compensation Insurance Rating  
Bureau of California

Panelists: Jeffrey S. Estabrook  
Vice President  
Guy Carpenter & Company, Inc.  
Robert E. Meyer  
Senior Vice President  
Zenith National Insurance Company  
Stacy L. Mina  
Associate Actuary  
Liberty Mutual Group

6. Personal Lines Pricing—A New Environment

Moderator: Frank J. Karlinski  
Vice President  
American International Underwriters

Panelists: Claudine H. Modlin  
Senior Consultant  
Watson Wyatt Company  
Anthony L. Alfieri  
Consultant  
PricewaterhouseCoopers LLP



7. Hachemeister Prize Paper: “Pricing Risk Transfer Transactions”

Author: Morton N. Lane  
Lane Financial LLC

After a refreshment break from 3:00 p.m. to 3:30 p.m., presentations of concurrent sessions continued. A concurrent session presented earlier was repeated. Additional concurrent sessions presented from 3:30 p.m. to 5:00 p.m. were:

1. Actuarial Standard of Practice 36—An Update

Moderator: Patricia A. Teufel  
Principal  
KPMG LLP

Panelists: Mary D. Miller  
Actuary  
Ohio Department of Insurance  
David S. Powell  
Consulting Actuary  
Tillinghast-Tower Perrin  
James C. Votta  
Principal  
Deloitte & Touche LLP

2. Mold: The Next Looming Exposure Crisis for the Insurance Industry?

Moderator: Jeffrey C. Kucera  
Consulting Actuary  
Miller, Herbers, Lehmann,  
& Associates, Inc.

Panelists: David M. Golden  
Director, Commercial Lines  
National Association of Independent Insurers  
Mark Malia  
Claims Manager  
State Farm Fire & Casualty Company

Philip O. Presley  
 Chief Actuary  
 Texas Department of Insurance

3. Umbrella Liability

Moderator: Patrick J. Burns  
 Senior Vice President—Actuarial and  
 Financial Operations  
 American Home Assurance Company

Panelists: Craig J. Beardsley  
 Second Vice President  
 GeneralCologne Re  
 Paul J. Sanchez  
 Senior Vice President  
 CNA Insurance Companies

4. Recruiting—Supply and Demand

Moderator/ Panelist: Amy S. Bouska  
 Consulting Actuary  
 Tillinghast-Towers Perrin

Panelists: LeNan R. Bradley  
 Human Resources Director  
 Fireman’s Fund Insurance Company  
 Patty Jacobsen  
 Managing Partner  
 D.W. Simpson & Company

5. ARIA Prize Paper: “Great (and not so Great)  
 Expectations: An Endogenous Economic Explication  
 of Insurance Cycles and Liability Crisis”

Authors: Patrick L. Brockett  
 University of Texas at Austin  
 Hung-Gay Fung  
 Gene C. Lai  
 Richard MacMinn  
 University of Nottingham

Robert C. Witt  
University of Texas at Austin

An Officers' Reception for new Fellows and accompanying persons was held from 5:30 p.m. to 6:30 p.m.

A general reception for all attendees followed from 6:30 p.m. to 7:30 p.m.

*Tuesday, November 13, 2001*

Registration continued from 7:00 a.m. to 8:00 a.m.

The following General Sessions were held from 8:00 a.m. to 9:30 a.m.:

“From The Back Room to The Boardroom”

Moderator: Nolan E. Asch  
Principal, Reinsurance  
Insurance Services Office, Inc.

Panelists: Frederick O. Kist  
Senior Vice President and Chief Actuary  
Kemper Insurance Companies  
Michael A. LaMonica  
Product Vice President  
Allstate Insurance Company  
David Spiegler  
Senior Vice President and Chief Actuary  
American Re-Insurance Company

“Safer Vehicles: What Should We Know as an Insurance Industry?”

Moderator: Gary Grant  
Vice President and Actuary  
State Farm Mutual Automobile Insurance  
Company

Panelists: Frederick F. Cripe  
Vice President  
Allstate Insurance Company

Brian O'Neill  
 President  
 Insurance Institute for Highway Safety  
 William Shapiro  
 Manager, Regulatory & Product  
 Compliance  
 Volvo Cars of North America, LLC

Following a break from 9:30 a.m. to 10:00 a.m., certain concurrent sessions that had been presented earlier during the meeting were repeated from 10:00 a.m. to 11:30 a.m. Additional concurrent sessions presented were:

1. Terrorism: Where Do We Go From Here?

Moderator: John J. Kollar  
 Vice President  
 Insurance Services Office, Inc.

Panelists: Matthew C. Mosher  
 Group Vice President  
 A.M. Best Company  
 Eric C. Nordman  
 Director of Research  
 National Association of Insurance  
 Commissioners  
 David S. Powell  
 Consulting Actuary  
 Tillinghast-Towers Perrin

2. Understanding Insurance Fraud: Theory and Practice

Moderator: Richard A. Derrig  
 Senior Vice President  
 Automobile Insurers Bureau of  
 Massachusetts

Panelists: Martin E. Ellingsworth  
 Director, Operations Research  
 Fireman's Fund Insurance Companies

Sharon Tennyson  
Professor  
Cornell University

3. Asbestos Claims Liabilities

Moderator: Jennifer L. Biggs  
Consulting Actuary  
Tillinghast-Towers Perrin

Panelists: Stephen J. Carroll  
Senior Economist  
RAND Institute for Civil Justice  
Andrew H. Pinkowski, Esq.  
Hartford Financial Services Group, Inc.  
and  
The Coalition for Asbestos Justice

4. American Academy of Actuaries Council on  
Professionalism: "Professionalism and the Reserving  
Actuary"

Speakers: Cara M. Blank  
Consulting Actuary  
Miller, Herbers, Lehmann, &  
Associates, Inc.  
David G. Hartman  
Senior Vice President and Chief Actuary  
Chubb Group of Insurance Companies  
Henry K. Knowlton  
Vice President, Professionalism  
American Academy of Actuaries  
Charles L. McClenahan  
Principal  
MMC Enterprise Risk Consulting, Inc.  
Robert W. Sturgis  
Chairperson  
Actuarial Board for Counseling and  
Discipline

## 5. Data Mining

- Moderator/ Panelist: Louise A. Francis  
 Consulting Principal  
 Francis Analytics & Actuarial Data  
 Mining, Inc.
- Panelist: Steven J. Finkelstein  
 Senior Manager  
 Ernst & Young LLP

The American Academy of Actuaries held its annual meeting in conjunction with the Casualty Actuarial Society's Annual Meeting. The AAA luncheon was held from 12:00 p.m. to 2:00 p.m. Ralph Levy, Esq., a litigator with more than 25 years of experience representing actuarial, accounting, and law firms, was the keynote speaker. Following the luncheon, the AAA "Washington Insider Debate: The Tort Reform Battle — Eleanor Clift vs. Fred Barnes" was held from 2:15 p.m. to 3:30 p.m.

Entertainment and a buffet dinner were held from 7:00 p.m. to 9:30 p.m.

*Wednesday, November 14, 2001*

A concurrent session was repeated from 8:00 a.m. to 9:30 a.m. Additional concurrent sessions presented at this time were:

### 1. Capital Management

- Moderator: François Morin  
 Consulting Actuary  
 Tillinghast-Towers Perrin
- Panelist: Thomas A. Weidman  
 Senior Vice President and Chief Actuary  
 XL America, Inc.

### 2. NAIC Current Issues

- Moderator: Frederick O. Kist  
 Senior Vice President and Chief Actuary  
 Kemper Insurance Companies

Panelists: Vincent Laurenzano  
Insurance Consultant  
Stroock, Stroock, and Lavan  
Joseph B. Sieverling  
Vice President and Director of Financial  
Services  
Reinsurance Association of America  
Robert Wake  
Managing Examiner  
Maine Bureau of Insurance

3. Opportunities for Volunteering

Moderator: Roger A. Schultz  
Assistant Vice President  
Allstate Insurance Company

Panelists: Regina M. Berens  
Vice President and Chief Actuary  
Scruggs Consulting  
Dale Porfilio  
Pricing Director  
Kemper Insurance Companies  
Daniel G. Roth  
Vice President and Chief Actuary  
CNA Insurance Companies

The *Proceedings* paper presented during this time was:

1. "Is the Efficient Frontier Efficient?"

Authors: William C. Scheel  
DFA Technologies LLC  
William J. Blatcher  
AEGIS Insurance Services  
Gerald S. Kirschner  
Classic Solutions Risk Management, Inc.  
John J. Denman  
AEGIS Insurance Services

After a break from 9:30 a.m. to 10:00 a.m., the final General Session was held from 10:00 a.m. to 11:30 a.m.

“CAS—Approaching 100”

Moderator: Phillip N. Ben-Zvi  
Principal  
PricewaterhouseCoopers LLP

Panelists: Michael J. Miller  
Principal and Consulting Actuary  
Miller, Herbers, Lehmann, &  
Associates, Inc.  
David G. Hartman  
Senior Vice President and Chief Actuary  
Chubb Group of Insurance Companies  
Jeffrey D. White  
Regional Actuary  
St. Paul Fire and Marine Insurance  
Company

Patrick J. Grannan officially adjourned the 2001 CAS Annual Meeting at 11:45 a.m. after closing remarks and an announcement of future CAS meetings.

*Attendees of the 2001 CAS Annual Meeting*

The 2001 CAS Annual Meeting was attended by 303 Fellows, 137 Associates, and 57 Guests. The names of the Fellows and Associates in attendance follow:

FELLOWS

Jason R. Abrams	Nolan E. Asch	William P. Ayres
Stephen A. Alexander	Richard V. Atkinson	Andrea C. Bautista
Terry J. Alfuth	Roger A. Atkinson	David M. Bellusci
Robert A. Anker	Peter Attanasio	Abbe Sohne Bensimon
Katherine H. Antonello	Craig Victor Avitabile	Jeremy Todd Benson
Anju Arora	Karen F. Ayres	Phillip N. Ben-Zvi



Regina M. Berens	Louise	Alice H. Gannon
François Bertrand	Chung-Chum-Lam	Dustin Wayne Gary
Eric D. Besman	Gary T. Ciardiello	Amy L. Gebauer
Lisa M. Besman	Jeffrey J. Clinch	John F. Gibson
Kristen Maria Bessette	Maryellen J. Coggins	Bonnie S. Gill
Neil A. Bethel	Robert F. Conger	Judy A. Gillam
David R. Bickerstaff	Mark Crawshaw	William R. Gillam
Jennifer L. Biggs	Frederick F. Cripe	Bradley G. Gipson
Terry J. Biscoglia	Stephen P. D'Arcy	John T. Gleba
Jonathan Everett Blake	Karen L. Davies	Ronald E. Glenn
Ralph S. Blanchard	Timothy Andrew Davis	Spencer M. Gluck
Cara M. Blank	Curtis Gary Dean	James F. Golz
Daniel D. Blau	Kris D. DeFrain	Patrick J. Grannan
Neil M. Bodoff	Robert V. Deutsch	Gary Grant
LeRoy A. Boison	John T. Devereux	Alex R. Greene
Ronald L. Bornhuetter	Kevin Francis Downs	Carleton R. Grose
Charles H. Boucek	Louis-Christian Dupuis	Victoria Grossack
Amy S. Bouska	Richard D. Easton	Lisa N. Guglietti
Wallis A. Boyd	Grover M. Edie	Elizabeth Susan Guven
Paul Braithwaite	Gary J. Egnasko	Nasser Hadidi
Mark L. Brannon	Valere M. Egnasko	James A. Hall
Yaakov B. Brauner	Richard James	Brian D. Haney
Jeremy James Brigham	Engelhuber	David G. Hartman
Dale L. Brooks	Paul E. Ericksen	Jeffery Tim Hay
Charles A. Bryan	Janet L. Fagan	David H. Hays
James E. Buck	Weishu Fan	Christopher Ross Heim
Russell J. Buckley	Dennis D. Fasking	Kevin B. Held
Kevin D. Burns	Denise A. Feder	Mary R. Hennessy
Hayden Heschel Burrus	Vicki Agerton Fendley	Teresa J. Herderick
Christopher S. Carlson	Ginda Kaplan Fisher	Charles C. Hewitt
Bethany L. Cass	William G. Fitzpatrick	Mark D. Heyne
Jill C. Cecchini	Louise A. Francis	Glenn R. Hiltbold
David R. Chernick	Barry A. Franklin	Christopher Todd
Richard M. Chiarini	Sara Frankowiak	Hochhausler
Michael Joseph	Noelle Christine Fries	Todd Harrison Hoivik
Christian	John E. Gaines	Richard Michael Holtz

Marie-Josée Huard	Steven M. Lacke	Mary Frances Miller
David Dennis Hudson	Julie-Linda Laforce	Michael J. Miller
M. Stanley Hughey	Dean K. Lamb	Michael J. Miller
Susan Elizabeth Innes	Michael A. LaMonica	Stacy L. Mina
Daniel B. Isaac	Dennis L. Lange	Neil B. Miner
Craig D. Isaacs	Isabelle La Palme	Claudine H. Modlin
Patrice Jean	Aaron Michael Larson	Brian A. Montigney
Marvin A. Johnson	Pierre Guy Laurin	Anne Hoban Moore
Susan K. Johnston	Dennis H. Lawton	Kenneth B. Morgan
Bryon Robert Jones	Thomas V. Le	François Morin
Gary R. Josephson	Marc-Andre Lefebvre	Robert Joseph Moser
Stephen H. Kantor	Steven G. Lehmann	Matthew C. Mosher
Frank J. Karlinski	James P. Leise	Roosevelt C. Mosley
Clive L. Keatinge	Christian Lemay	Janet R. Nelson
James M. Kelly	Jennifer McCullough	James R. Nikstad
Sean M. Kennedy	Levine	Sean Robert Nimm
David R. Kennerud	John J. Lewandowski	Ray E. Niswander
Susan E. Kent	Matthew Allen	Corine Nutting
Susanlisa Kessler	Lillegard	James L. Nutting
Frederick W. Kilbourne	Kathleen T. Logue	Steven Brian Oakley
Chang Seob Joe Kim	Cara M. Low	Randall William Oja
Frederick O. Kist	Robb W. Luck	Christy Beth Olson
Michael F. Klein	William R. Maag	Rodrick Raymond
Leon W. Koch	W. James MacGinnitie	Osborn
Richard F. Kohan	Blaine C. Marles	David Anthony
John J. Kollar	Heather L. McIntosh	Ostrowski
Thomas J. Kozik	Kelly S. McKeethan	Apryle L. Oswald
Gustave A. Krause	William T. Mech	David J. Otto
Richard Scott Krivo	Christian Menard	Teresa K. Paffenback
Claudia Anita Krucher	Timothy Messier	Rudy A. Palenik
Jane Jasper Krumrie	Claus S. Metzner	Donald D. Palmer
Jeffrey L. Kucera	Robert E. Meyer	Jennifer J. Palo
Andrew E. Kudera	Glenn G. Meyers	Cosimo Pantaleo
Kimberly J. Kurban	Robert S. Miccolis	Thomas Passante
Scott C. Kurban	David L. Miller	Kathleen M. Pechan
Bertrand J. LaChance	Mary D. Miller	John R. Pedrick

Kristin Sarah Piltzecker	Joanne S. Spalla Angela Kaye Sparks	James C. Votta Kyle Jay Vrieze
Dale S. Porfilio	David Spiegler	Christopher P. Walker
Deborah W. Price	Daniel L. Splitt	Robert J. Walling
Karen L. Queen	John A. Stenmark	Michael C. Walsh
Kara Lee Raiguel	Curt A. Stewart	Mavis A. Walters
Mario Richard	Douglas N. Strommen	Bryan C. Ware
John R. Rohe	Robert W. Sturgis	Kelly A. Wargo
William P. Roland	Scott J. Swanay	Thomas A. Weidman
Steven Carl Rominske	Susan T. Szkoda	Scott P. Weinstein
A. Scott Romito	Karen F. Terry	Peter A. Weisenberger
Deborah M. Rosenberg	Patricia A. Teufel	Clifford Wess
Christine R. Ross	Beth S. Thompson	Patrick L. Whatley
Gail M. Ross	Christopher S. Throckmorton	Jeffrey D. White
Daniel G. Roth	Jennifer L. Throm	Dean M. Winters
Jerome A. Scheibl	Barbara H. Thurston	Susan E. Witcraft
Parr T. Schoolman	Michael L. Toothman	Robert F. Wolf
Peter J. Schultheiss	Michael C. Torre	Kah-Leng Wong
Roger A. Schultz	Gary S. Traicoff	Windrie Wong
Allan I. Schwartz	Warren B. Tucker	Patrick B. Woods
Steven George Searle	Brian K. Turner	Mary K. Woodson
Ollie L. Sherman	Gail E. Tverberg	Floyd M. Yager
Alastair C. Shore	Eric Vaith	Gerald Thomas Yeung
Lisa A. Slotznick	William R. Van Ark	Richard P. Yocius
Joseph Allen Smalley	Jennifer S. Vincent	Edward J. Zonenberg
Klayton N. Southwood	Michael A. Visintainer	
Keith R. Spalding		

## ASSOCIATES

Vagif Amstislavskiy	Thomas S. Boardman	Janet P. Cappers
Pamela G. Anderson	Erich A. Brandt	Ronald S. Cederburg
Joel E. Atkins	Maureen B. Brennan	Hao Chai
David B. Bassi	Steven A. Briggs	Jennifer A. Charlonne
Brian P. Beckman	Don J. Burbacher	Harry Sigen Chen
Kofi Boaitey	James E. Calton	Joyce Chen

Alan M. Chow	Suzanne Barry	Karen M. Moritz
J. Paul Cochran	Holohan	Michael W. Morro
Paul L. Cohen	Long-Fong Hsu	Joseph J. Muccio
Christopher L.	Jeffrey R. Ill	Scott L. Negus
Cooksey	Jean-Claude Joseph	Stoyko N. Nikolov
Michael J. Covert	Jacob	Alejandra S. Nolibos
Hall D. Crowder	Erik A. Johnson	Christopher Maurice
A. David Cummings	William Russell	Norman
Catherine L. DePolo	Johnson	Leigh S. Oates
Gordon F. Diss	Burt D. Jones	Willard W. Peacock
Erik L. Donahue	Hye-Sook (Erin) Kang	Rosemary Catherine
Brian M. Donlan	Barbara L. Kanigowski	Peck
Kiera Elizabeth Doster	Pamela A. Kaplan	Claude Penland
Scott H. Drab	David L. Kaufman	Anthony J. Pipia
Gregory L. Dunn	Daniel R. Keddie	Daniel P. Post
Alice H. Edmondson	Stacey M. Kidd	David S. Powell
Anthony D. Edwards	Paul E. Kinson	Bill D. Premdas
Brian A. Evans	Laurie A. Knoke	James E. Rech
Kyle A. Falconbury	Chung-Kuo Kuo	W. Vernon Rice
Steven J. Finkelstein	Frank O. Kwon	Ryan P. Royce
William M. Finn	Stephane Lalancette	John P. Ryan
Robin V. Fitzgerald	Todd William	Michael Sansevero
Keith R. Gentile	Lehmann	Susan C.
Mary Jo E. Godbold	Bradley H. Lemons	Schoenberger
Donald B. Grimm	Amanda M. Levinson	Peter Abraham
Christopher Gerald	Elizabeth Long	Scourtis
Gross	Daniel A. Lowen	Michael L. Scruggs
Jason L. Grove	Sally Ann MacFadden	Larry J. Seymour
Joyce G. Hallaway	Teresa Madariaga	David Garrett Shafer
Stuart J. Hayes	Zubimendi	Jeremy D. Shoemaker
Philip E. Heckman	Scott A. Martin	James S. Shoenfelt
Kristina S. Heer	John R. McCollough	L. Kevin Smith
Hans Heldner	Jeffrey B. McDonald	Lee Oliver Smith
Scott E. Henck	Stephane McGee	Steven A. Smith
Joseph A. Herbers	Neil L. Millman	Anthony A. Solak
Gary P. Hobart	Charles W. Mitchell	Calvin C. Spence

William G. Stanfield	Geraldine Marie L.	David L. Whitley
Wei Hua Su	Verano	Rosemary Gabriel
Lisa M. Sukow	Jerome F. Vogel	Wickham
Mary A. Theilen	Roger C. Wade	Joel F. Witt
Wendy Artecona	Amy R. Waldhauer	Perry Keith Wooley
Thompson	Michelle M. Wass	Run Yan
Peggy J. Urness	Karen E. Watson	Yin Zhang
Justin M. Van Opdorp	Kevin E. Weathers	
Gaetan R. Veilleux	Robert S. Weishaar	