

MINUTES OF THE 2003 SPRING MEETING

May 18–21, 2003

MARCO ISLAND MARRIOTT RESORT, GOLF CLUB & SPA

MARCO ISLAND, FLORIDA

Sunday, May 18, 2003

Registration was held from 4:00 p.m. to 6:30 p.m.

New Associates and their guests were honored with a special presentation from 5:30 p.m. to 6:30 p.m. Members of the 2003 Executive Council discussed their roles in the Society with the new members.

A reception for all meeting attendees followed the new Associates reception and was held from 6:30 p.m. to 7:30 p.m.

Monday, May 19, 2003

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

The 2003 business session, which was held from 8:00 a.m. to 9:15 a.m., started off the first full day of activities for the 2003 Spring Meeting. Gail M. Ross introduced the CAS Executive Council, the Board of Directors, and CAS past presidents who were in attendance, including Albert J. Beer (1995), Ronald L. Bornhuetter (1975), Charles C. Hewitt Jr. (1972), M. Stanley Hughey (1974), Steven G. Lehmann (1998), and Michael A. Walters (1986).

Ms. Ross also recognized a special guest in the audience: Mareb del Rosario, President, Academia de Actuarios de Puerto Rico and John P. Ryan, Representative, Institute of Actuaries and General Insurance Board of the U.K. Actuarial Profession.

Thomas G. Myers announced the 38 new Associates and Christopher S. Carlson announced the 30 new Fellows. The names of these individuals follow.

NEW FELLOWS

Robert D. Bachler	Patrick P. Gallagher	Lester Pun
Andrew W. Bernstein	Matthew R. Gorrell	Jeremy D. Shoemaker
Raju Bohra	Christopher J. Grasso	Anthony A. Solak
Jennifer A. Charlonne	Serhat Guven	Michael William
Robert E. Davis	Ung Min Kim	Starke
Michael Devine	Laurie A. Knoke	Matthew D. Trone
Kyle A. Falconbury	Jonathan D. Levy	Brian A. Viscusi
John D. Ferraro	Matthew Kevin Moran	Bethany R. Webb
Kevin M. Finn	Matthew P. Nimchek	Patti West
William M. Finn	Michael Robert	Yingjie Zhang
Greg Frankowiak	Petrarca	

NEW ASSOCIATES

Danielle L.	David S. Futterleib	Kee Heng Ng
Bartosiewicz	Joel D. Glockler	Wade H. Oshiro
Lisa K. Buege	Melanie T. Goodman	Robert A. Painter
Suejeudi Buehler	Ann E. Green	Christopher A. Pett
James Chang	Jonathan M. Guy	Monica L. Ransom
Christian J. Coleianne	Joseph Hebert	Joseph L. Rizzo
Matthew P. Collins	Scott R. Jean	Julie Clarisse Russell
David C. Coplan	William Brian Johnson	Paul Silberbush
Keith R. Cummings	Kyewook Gary Kang	Douglas E. Smith
Nicholas J. De Palma	John J. Karwath	Beth M. Sweeney
Timothy M. Devine	Jonathan David Koch	Joseph S. Tripodi
Robert C. Fox	Damon T. Lay	Natalie Vishnevsky
Jeffrey J. Fratantaro	Christopher A. Najim	Nicholas J. Williamson

Ms. Ross then introduced Albert J. Beer, a past president of the Society, who presented the Address to New Members.

Mr. Carlson spoke to the meeting participants about the highlights of this meeting and what was planned in the program.

Ms. Ross then began the presentation of awards. She explained that the Charles A. Hachemeister Award was established in 1993 in recognition of Charles A. Hachemeister's many contributions to Actuarial Studies in Non-Life Insurance (ASTIN) and his efforts to establish a closer relationship between the CAS and ASTIN. Ms. Ross presented the 2002 Charles A. Hachemeister Award to Nicholas E. Frangos and Spyridon D. Vrontos for their paper, "Design of Optimal Bonus-Malus Systems with a Frequency and a Severity Component on an Individual Basis in Automobile Insurance."

Ms. Ross then presented the CAS Harold W. Schloss Memorial Scholarship Fund. This award benefits deserving and academically outstanding students in the actuarial program of the Department of Statistics and Actuarial Science at the University of Iowa. The student recipient is selected by the Trustees of the CAS Trust, based on the recommendation of the department chair at the University of Iowa. Ms. Ross announced that Biou Xu is the recipient of the 2003 CAS Harold W. Schloss Memorial Scholarship Fund. Xu will be presented with a \$500 scholarship.

Ms. Ross, Mr. Donald F. Mango, and Mr. Michael J. Miller then held a panel discussion and update on Mutual Recognition.

Ms. Ross then concluded the business session of the Spring Meeting.

Ms. Ross next introduced the featured speaker, Mike Abrashoff, who, at 36, became the youngest commanding officer in the Pacific Fleet.

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

“How Can the Insurance Industry Make Money?”

- Moderator: Jeanne M. Hollister
 Consulting Actuary
 Tillinghast-Towers Perrin
- Panelists: Jay Cohen
 First Vice President of Research
 Merrill Lynch
 Leonard R. Goldberg
 President
 Alea North America Insurance Company
 Gary K. Ransom
 Managing Director
 Fox-Pitt, Kelton
 Mark D. Shapiro
 Director
 McKinsey & Co., Inc.

After a luncheon, the afternoon was devoted to presentations of concurrent sessions. The concurrent sessions presented from 1:30 p.m. to 3:00 p.m. were:

1. Determining Reserve Ranges and Variability of Loss Reserves

Moderator/ Panelist: Roger M. Hayne
 Consulting Actuary
 Milliman USA

Panelist: Rodney E. Kreps
 Managing Director
 Guy Carpenter & Company, Inc.
2. An Overview of Florida’s Workers Compensation Market

Moderator: Thomas L. Gallagher
 Consulting Actuary
 Tillinghast-Towers Perrin

Panelists: Anthony M. DiDonato
Vice President and Actuary
National Council on Compensation
Insurance
Tom Stewart
Senior Vice President Commercial Lines
Accordia
James D. Watford
Actuary
Florida Insurance Department

3. Pay As You Drive

Moderator: Gregory L. Hayward
Actuary
State Farm Mutual Automobile
Insurance Company

Panelists: Patrick J. Crowe
Vice President and Actuary,
Market Research
Kentucky Farm Bureau Mutual Insurance
Company
Edmund M. Coe
Program Analyst
United States Environmental Protection
Agency
Randall Guensler
Associate Professor
Georgia Institute of Technology

4. Risk-Based Capital Developments

Moderator/ Panelist: Glenn G. Meyers
Chief of Actuarial Research and Assistant
Vice President
ISO

- Panelist: Robert F. Wolf
Principal
Mercer Risk, Finance & Insurance
Consulting
5. Volunteerism—The Essential Energy Driving the CAS
- Moderator: Regina M. Berens
CAS Committee on Volunteer Resources
Chairperson
Actuary
Employers Reinsurance Corporation
- Panelists: Carol Blomstrom
Actuary
Liberty Mutual Group
James B. Rowland
State Manager
Allstate Insurance Company
Louise Francis
Consulting Principal
Francis Analytics and Data Mining, Inc.
6. Actuaries' Responsibility to Users of Their Work Products
- Moderator: Chad C. Wischmeyer
Managing Director and Southeast Practice
Leader
Mercer Risk, Finance & Insurance
Consulting
- Panelists: Cara M. Blank
Vice President and Regional Actuary
OneBeacon Insurance Companies
Mary D. Miller
Actuary
Ohio Department of Insurance

Thomas M. Mount
 Managing Senior Financial
 Analyst/Actuary
 A. M. Best Company

7. An Overview of Asbestos Claims Liabilities

Moderator/ Michael E. Angelina
 Panelist: Consulting Actuary
 Tillinghast-Towers Perrin

Panelists: Stephen J. Carroll
 Senior Economist
 RAND Institute for Civil Justice

Trish Henry
 Vice President
 ACE/INA Government Affairs

After a refreshment break, presentations of concurrent sessions continued from 3:30 p.m. to 5:00 p.m. Certain concurrent sessions that had been presented earlier were repeated. Additional concurrent sessions presented were:

1. Geographical Spatial Analysis in Personal Lines
 Territorial Ratemaking

Moderator: Claudine H. Modlin
 Senior Consultant
 Watson Wyatt Insurance & Financial
 Services

Panelists: Duncan Anderson
 Partner
 Watson Wyatt LLP

Geoffrey T. Werner
 Executive Director
 United Services Automobile Association

2. Extreme Events

Moderator: John J. Kollar
 Vice President
 ISO

- Panelists: David A. Lalonde
Senior Vice President
AIR Worldwide
Thomas A. Weidman
Senior Vice President and Chief Actuary
XL America
3. Do Exclusive Remedies Work?
- Moderator: David F. Mohrman
Consulting Actuary
Tillinghast-Towers Perrin
- Panelists: Richard A. Hofmann
Principal and Consulting Actuary
Epic Consulting, LLC
Anne E. Kelly
Chief Casualty Actuary
New York State Insurance Department
Donald D. Palmer
Manager-Actuarial Services
Manitoba Public Insurance Company
4. Financial Pricing and Performance Measurement
- Moderator/ Panelist: Sholom Feldblum
Vice President
Liberty Mutual Group
- Panelist: Neeza Thandi
Actuary
Liberty Mutual Group
5. The Changing Philosophy of Underwriting—Increased Emphasis on Exposure Accumulation
- Moderator: Gregory M. Wacker
Vice President and Actuary
Fireman’s Fund Insurance Companies
- Panelists: John G. Aquino
Executive Vice President
Aon Re Services

Bill Tuttle
Vice President
Product Marketing
Risk Management Solutions

A reception for new Fellows and their guests was held from 5:30 p.m. to 6:30 p.m., and the general reception for all members and their guests was held from 6:30 p.m. to 7:30 p.m.

Tuesday, May 20, 2003

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

The general sessions presented from 8:00 a.m. to 9:30 a.m. were:

“Government Involvement and Uninsurable Exposures”

Moderator: Steven F. Goldberg
Senior Vice President
Benfield Group

Panelists: Karen M. Clark
President
AIR Worldwide
Andrew J. Kaiser
Managing Director
Goldman, Sachs & Co.
Tim Richison
Chief Financial Officer
California Earthquake Authority
Terrie Troxel
President and CEO
American Institute of CPCU and
Insurance Institute of America

“Use of Credit Scoring”

Moderator: Jonathan White
Assistant Vice President and Actuary
The Hartford

Panelists: Wesley Bissett
Vice President of State Relations and
State Government Affairs
Independent Insurance Agents and
Brokers of America
John Fitts
Deputy General Counsel
Progressive Casualty Insurance Company
J. Robert Hunter Jr.
Director of Insurance
Consumer Federation of America
Michael J. Miller
Consultant
EPIC Consulting, LLC
Lisa M. Smego
Senior Policy Analyst - Policy and
Legislative Affairs
Washington Insurance Department

After a refreshment break, presentation of concurrent sessions continued from 10:00 a.m. to 11:30 a.m. A concurrent session presented earlier was repeated. Additional concurrent sessions presented were:

1. Finite Reinsurance Discussion and Demonstration

Moderator: James M. Kelly
Vice President and Actuary
American Re-Insurance Company

Panelists: John G. Aquino
Executive Vice President
Aon Re Services
Douglas A. Carlone
Senior Vice President
Swiss Re Financial Services Corporation

2. Industry Reserve Adequacy
 - Moderator: Michael E. Angelina
Consulting Actuary
Tillinghast-Towers Perrin
 - Panelists: John J. Kollar
Vice President
ISO
William M. Wilt
Research Analyst
Morgan Stanley Dean Witter

3. CAS Examination Process
 - Moderator/ Panelist: Thomas G. Myers
CAS Vice President–Admissions
Vice President Auto Product Management
Prudential Property & Casualty Insurance
Company
 - Panelists: Mary D. Miller
CAS Examination Committee Member
Actuary
Ohio Department of Insurance
Julia C. Stenberg
CAS Exam Part Chair
Actuary
Travelers Insurance
Edward C. Stone
CAS Syllabus Committee Chairperson
Principal
Mercer Risk, Finance & Insurance
Consulting

4. ARIA Prize Paper, “Capital Allocation for Insurance Companies”
 - Authors: Stewart C. Myers
MIT Sloan School of Management
The Brattle Group

- James A. Read Jr.
The Brattle Group
- Moderator: Stephen P. D'Arcy
Professor
University of Illinois
- Presenter: Stewart C. Myers
MIT Sloan School of Management
The Brattle Group
5. Building Communication Skills through Improvisation
Moderator/ Robert C. Morand
Panelist: Partner
D. W. Simpson and Company
6. Changes in the Florida Market
Moderator: Sean R. Devlin
Chief Pricing Actuary-Property
Employers Reinsurance Corporation
- Panelists: Joe Mawhinney
Senior Vice President of Actuarial
Services
First Professional Insurance Company
John W. Rollins
Chief Actuary
Florida Farm Bureau Insurance
Companies
James C. Santo
Actuary
First Floridian Auto & Home

Various CAS committees met from 12:00 p.m. to 5:00 p.m.

Concurrent sessions presented from 2:00 p.m. to 3:30 p.m.
were:

1. Do's and Don'ts in Dealing with the Media
Moderator: Robert F. Wolf
Principal
Mercer Risk, Finance & Insurance
Consulting

Panelist: John W. Rollins
Chief Actuary
Florida Farm Bureau Insurance
Companies
2. Hachemeister Prize Paper, "Design of Optimal Bonus-Malus Systems with a Frequency and a Severity Component on an Individual Basis in Automobile Insurance"
Authors: Nicholas E. Frangos
Athens University of Economics and
Business
Spyridon D. Vrontos
Athens University of Economics and
Business

Moderator: Paula L. Elliott
Principal
Mercer Risk, Finance & Insurance
Consulting
3. ARIA Prize Paper—Discussion Call
Moderator: Philip E. Heckman
Senior Consultant and Actuary
Aon Risk Consultants, Inc.

Discussion Call: Paul Brehm and Kyle Vrieze
Paul Kneuer
Respondents: Donald Mango and David Ruhm
Glenn Meyers
Stephen Mildenhall
Gary Venter

4. Pricing for Terrorism

- Moderator: Samir Shah
 Consultant
 Tillinghast-Towers Perrin
- Panelists: George Burger
 Assistant Vice President
 ISO
 Jeffrey Eddinger
 Actuary
 National Council on Compensation
 Insurance

All members and guests enjoyed dinner and entertainment from 6:00 p.m. to 9:00 p.m.

Wednesday, May 21, 2003

Certain concurrent sessions presented earlier during the meeting were repeated this morning from 8:00 a.m. to 9:30 a.m. Additional concurrent sessions presented were:

1. Toward a CAS Centennial, or Maybe Not

- Moderator: Michael A. Walters
 Consulting Actuary
 Tillinghast-Towers Perrin
- Panelists: Clive L. Keatinge
 Associate Actuary
 ISO
 Steven G. Lehmann
 Principal
 Pinnacle Actuarial Resources, Inc.
 David J. Oakden
 Principal
 Tillinghast-Towers Perrin

2. Enterprise Data Strategies

Moderator: Peter A. Marotta
Principal
ISO

Panelists: Beth Grossman
Assistant Vice President
ACORD
Gary Knoble
Vice President
The Hartford
Randy Molnar
Senior Analyst
NCCI Holdings

The *Proceedings* papers presented during this time were:

1. “Source of Earnings Analysis for Property-Casualty Insurers”

Author: Sholom Feldblum
Liberty Mutual Group

2. “Distribution-Based Pricing Formulas Are Not Arbitrage-Free”

Author: David L. Ruhm
The Hartford

After a refreshment break, the final general session was held from 10:00 a.m. to 11:30 a.m.:

“The State of the Property/Casualty Insurance Market— A Consumer Town Hall Meeting”

Moderator: Michael G. McCarter
Vice President, Industry and Regulatory
Affairs
AIG

Panelists: Frederick Cripe
Vice President
Allstate Insurance Company

J. Robert Hunter Jr.
 Director of Insurance
 Consumer Federation of America

Gail M. Ross officially adjourned the 2003 CAS Spring Meeting at 11:45 a.m. after closing remarks and an announcement of future CAS meetings.

Attendees of the 2003 CAS Spring Meeting

The 2003 CAS Spring Meeting was attended by 290 Fellows, 110 Associates, and 52 Guests. The names of the Fellows and Associates in attendance follow:

FELLOWS

Mark A. Addiego	Carol Blomstrom	Bethany L. Cass
Ethan D. Allen	Michael J. Bluzer	Michael J. Caulfield
Brian M. Ancharski	Neil M. Bodoff	Todd D. Cheema
Mark B. Anderson	Raju Bohra	Michael Joseph
Paul D. Anderson	Mark E. Bohrer	Christian
Lawrence J. Artes	LeRoy A. Boison	Michael A. Coca
Peter Attanasio	Steven W. Book	JoEllen Cockley
Guy A. Avagliano	Ronald L. Bornhuetter	Hugo Corbeil
Craig Victor Avitabile	Peter T. Bothwell	Francis X. Corr
Richard J. Babel	Pierre Bourassa	Frederick F. Cripe
Timothy J. Banick	Erik R. Bouvin	Alan M. Crowe
W. Brian Barnes	Douglas J. Bradac	Patrick J. Crowe
Bruce C. Bassman	Paul Braithwaite	A. David Cummings
Patrick Beaudoin	Lisa J. Brubaker	Jonathan Scott Curlee
Nicolas Beaupre	David C. Brueckman	Kenneth S. Dailey
Albert J. Beer	George Burger	Guy Rollin Danielson
Jody J. Bembenek	Mark W. Callahan	Stephen P. D'Arcy
Regina M. Berens	John E. Captain	Renee Helou Davis
Andrew W. Bernstein	Douglas A. Carlone	Robert E. Davis
Cara M. Blank	Christopher S. Carlson	John Dawson
Daniel D. Blau	Benoit Carrier	Jeffrey F. Deigl
Barry E. Blodgett	Michael J. Cascio	Michael Brad Delvaux

Germain Denoncourt	Charles E. Gegax	Kurt J. Johnson
Sean R. Devlin	Bradley G. Gipson	Brian A. Jones
Anthony M. DiDonato	Gregory S. Girard	Kenneth R. Kasner
Michael C. Dolan	Leonard R. Goldberg	Janet S. Katz
Kevin Francis Downs	Steven F. Goldberg	Clive L. Keatinge
Denis Dubois	Annette J. Goodreau	Anne E. Kelly
Judith E. Dukatz	Matthew R. Gorrell	James M. Kelly
Tammi B. Dulberger	Francis X. Gribbon	Ung Min Kim
Louis Durocher	Linda M. Groh	Paul J. Kneuer
Tammy L. Dye	Serhat Guven	Laurie A. Knoke
Jeffrey Eddinger	Nasser Hadidi	John J. Kollar
Dale R. Edlefsen	DawnMarie S. Happ	Gary I. Koupf
Bob D. Effinger	Christopher L. Harris	Rodney E. Kreps
David M. Elkins	Jeffery Tim Hay	Andrew E. Kudera
Paula L. Elliott	Stuart J. Hayes	Howard A. Kunst
Dianne L. Estrada	Roger M. Hayne	David A. Lalonde
Kyle A. Falconbury	Gregory L. Hayward	D. Scott Lamb
Weishu Fan	Christopher Ross Heim	Dean K. Lamb
Dennis D. Fasking	Scott E. Henck	Robin M. LaPrete
Richard I. Fein	Daniel F. Henke	Gregory D. Larcher
Sholom Feldblum	Dennis R. Henry	James W. Larkin
Vicki Agerton Fendley	Kirsten Costello	Aaron M. Larson
John D. Ferraro	Hernan	Pierre Guy Laurin
Kevin M. Finn	Charles C. Hewitt	Thomas V. Le
William M. Finn	Jeanne M. Hollister	Joseph R. Lebens
Ginda Kaplan Fisher	Robert J. Hopper	P. Claude Lefebvre
Feifei Ford	Deborah G. Horovitz	Steven G. Lehmann
Richard L. Fox	M. Stanley Hughey	Bradley H. Lemons
Louise A. Francis	Sandra L. Hunt	Aaron S. Levine
Greg Frankowiak	John Robert Hunter	John N. Levy
Sara Frankowiak	Susan Elizabeth Innes	Jonathan D. Levy
Patrick P. Gallagher	Ronald W. Jean	Sally Margaret Levy
Thomas L. Gallagher	Charles B. Jin	Richard A. Lino
Andrea Gardner	Daniel Keith Johnson	Edward P. Lotkowski
James J. Gebhard	Eric J. Johnson	Daniel K. Lyons

Rimma Maasbach	Sylvie Paquette	Harvey A. Sherman
Donald F. Mango	Michael A. Pauletti	Ollie L. Sherman
Donald E. Manis	Jordan J. Pitz	Jeffrey Shirazi
Joseph O. Marker	Brian D. Poole	Jeremy D. Shoemaker
Dee Dee Mays	Kathy Popejoy	Allison Michelle
Michael G. McCarter	Virginia R. Prevosto	Skolnick
Robert D. McCarthy	Mark R. Proska	Douglas W. Stang
Sean P. McDermott	David S. Pugel	Michael William
Stephen J. McGee	Kenneth Quintilian	Starke
William T. Mech	Gary K. Ransom	Julia Causbie Stenberg
Christian Menard	Kiran Rasaretnam	Carol A. Stevenson
Glenn G. Meyers	Ralph L. Rathjen	Michael J. Steward
Stephen J. Mildenhall	Peter S. Rauner	Edward C. Stone
Mary D. Miller	Yves Raymond	Christopher M. Suchar
Paul W. Mills	Daniel A. Reppert	Susan T. Szkoda
Claudine H. Modlin	Ellen J. Respler	Neeza Thandi
David F. Mohrman	Elizabeth M. Riczko	Richard D. Thomas
David Molyneux	Hany Rifai	Laura Little Thorne
Richard B. Moncher	Brad M. Ritter	Michael J. Toth
Matthew Kevin Moran	Rebecca L. Roever	Cynthia Traczyk
Nancy Diane Mueller	John W. Rollins	Philippe Trahan
Jarow G. Myers	Gail M. Ross	Matthew D. Trone
Thomas G. Myers	James B. Rowland	Theresa Ann
Gary V. Nickerson	Seth Andrew Ruff	Turnacioglu
Matthew P. Nimchek	David L. Ruhm	James F. Tygh
Peter M. Nonken	James C. Santo	Jeffrey A. VanKley
Andre Normandin	Gary Frederick Scherer	Gary G. Venter
James L. Nutting	Parr T. Schoolman	Ricardo Verges
David J. Oakden	Anmarie Schuster	Brian A. Viscusi
Randall William Oja	Peter R. Schwanke	William J. VonSeggern
Rodrick R. Osborn	Stuart A. Schweidel	Kyle Jay Vrieze
Wade T. Overgaard	Kim A. Scott	Sebastian Vu
Donald D. Palmer	William Harold Scully	Gregory M. Wacker
Joseph M. Palmer	Terry Michael Seckel	Claude A. Wagner
Jennifer J. Palo	Vincent M. Senia	Joseph W. Wallen

Michael A. Walters	William M. Wilt	Vincent F. Yezzi
Bethany R. Webb	Chad C. Wischmeyer	Yingjie Zhang
Thomas A. Weidman	Michael L. Wiseman	Alexander Guangjian Zhu
Geoffrey Todd Werner	Robert F. Wolf	Ralph T. Zimmer
Jean P. West	Richard G. Woll	Theodore J. Zubulake
William B. Westrate	Run Yan	
Jonathan White	Gerald Thomas Yeung	

ASSOCIATES

Anthony L. Alfieri	Wendy A. Farley	Diane L. Kinner
Michael E. Angelina	Robert F. Flannery	Jonathan David Koch
Nancy L. Arico	Ross C. Fonticella	Bobb J. Lackey
Mohammed Q. Ashab	Sean Paul Forbes	Douglas H. Lacoss
Danielle L. Bartosiewicz	Robert C. Fox	Damon T. Lay
Esther Becker	David S. Futterleib	Richard Lebrun
David James Belany	Lynn A. Gehant	Stephen E. Lehecka
Christopher David Bohn	Keith R. Gentile	Philip Lew
Donna M. Bono	Joel D. Glockler	Sharon Xiaoyin Li
John P. Booher	Melanie T. Goodman	David J. Macesic
Thomas S. Botsko	Ann E. Green	Neil L. Millman
Stephanie Anne Bruno	Donald B. Grimm	Gregory A. Moore
Lisa K. Buege	Jonathan M. Guy	Michael W. Morro
Suejeudi Buehler	Aaron M. Halpert	Robert John Moss
Michael E. Carpenter	Ia F. Hauck	Thomas M. Mount
James Chang	Joseph Hebert	Christopher A. Najim
Donald L. Closter	Philip E. Heckman	Prakash Narayan
Howard S. Cohen	Richard A. Hofmann	John D. Nolan
Christian J. Coleianne	Bernard R. Horovitz	James L. Norris
Matthew P. Collins	Scott R. Jean	Jill Elizabeth O'Dell
David C. Coplan	Richard W. Johnson	Kathleen Frances O'Meara
Keith R. Cummings	William Russell Johnson	Wade H. Oshiro
Nicholas J. DePalma	William Brian Johnson	Robert A. Painter
Kiera Elizabeth Doster	John J. Karwath	Rosemary Catherine Peck
	Martin T. King	

Jeremy Parker Pecora	Douglas E. Smith	Phillip C. Vigliaturo
Christopher A. Pett	David C. Snow	Natalie Vishnevsky
Robert C. Phifer	John H. Soutar	Jerome F. Vogel
Matthew H. Price	Scott T. Stelljes	Keith A. Walsh
Monica L. Ransom	Jayne P. Stubitz	Douglas M. Warner
Brenda L. Reddick	Gary A. Sudbeck	James D. Watford
Marn Rivelle	C. Steven Swalley	Robert G. Weinberg
Joseph L. Rizzo	Beth M. Sweeney	Russell B. Wenitsky
Kim R. Rosen	Shantelle Adrienne	Scott Werfel
Frederick Douglas Ryan	Thomas	Michael W. Whatley
John P. Ryan	Andrea Elisabeth Trimble	Nicholas J. Williamson
Larry J. Seymour	Joseph S. Tripodi	Bonnie S. Wittman
Paul Silberbush	Joel A. Vaag	