

OBITUARIES

**CLYDE BIRCH FULTON JR.
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CLYDE BIRCH FULTON JR.
1934–2002

Clyde B. Fulton died May 9, 2002, at St. Luke's Medical Center in Houston, Texas. He was 67.

Fulton retired as vice president and controller of the Travelers Insurance Company in Hartford, Connecticut, in 1995 and moved to Houston. His first actuarial job was with Travelers in 1966 as an actuarial assistant. He stayed with Travelers for the rest of his career working in various capacities, including director of tax administration and senior vice president.

Fulton was a graduate of Ouachita Parish High School and received his B.S. degree from Northwestern Louisiana State University and his masters from Florida State University in mathematics. He was honorably discharged from the United States Navy with a rank of Lieutenant JG in 1958. Fulton became an Associate of the Casualty Actuarial Society in 1966.

He was preceded in death by his parents, Clyde B. Sr. and Lillian Fulton; brother, Dan Fulton; and nephew, Jeffrey Fulton.

Survivors include his sister, Mrs. Pat Fulton Kelly and her husband Don of Natchitoches, Louisiana; and several nieces, nephews, great nieces, and great nephews.

The family requested that memorials be made to the American Lung Association.

JAMES BRONSON GARDINER
1907–2003

James B. Gardiner died on December 11, 2003, at the age of 96.

Born January 20, 1907, Gardiner graduated in 1924 from Governor Dummer Academy and in 1928 from Yale University.

Gardiner was an actuary for more than 70 years, beginning his career with MetLife in New York City and retiring at the age of 95 from the New York State Insurance Department. He became a Fellow in the Actuarial Society of America, a predecessor to today's SOA, in 1935. He earned his ACAS in 1947 and his FCAS the following year.

In his early days with MetLife, Gardiner reportedly logged 18,000 miles in a Model A Ford while visiting 35 states in ten weeks. Few roads west of Kansas City were paved at the time; he once recalled that he went through two sets of tires on the journey.

During his career at MetLife, he helped establish the company's Immediate Participation Guarantees, which were first introduced in the 1960s.

His primary actuarial duties for the New York State Insurance Department were to review the assumptions and make recommendations for the state's pension plans for police officers, firefighters, teachers, and other government workers.

CAS President Bob Conger (FCAS 1979) and SOA President W. James MacGinnitie (FCAS 1963) presented Gardiner with a joint certificate of appreciation upon his retirement as a supervising actuary for the New York State Insurance Department in fall 2002.

On his last day of work Gardiner was interviewed for *The Actuarial Review*. *AR* staff writer Arthur Schwartz (FCAS 1998) said that Gardiner impressed him as the ideal example of an

actuary, father, and friend. “Mr. Gardiner’s lifelong dedication to the actuarial profession was special, and all too different from today’s climate of ‘me first,’” said Schwartz. “He was cut from cloth of the old school, in which loyalty—loyalty to profession, to employer, and to family—came first.”

In his spare time, Gardiner enjoyed genealogy and history, which led to his involvement in the National Society of the Sons of the American Revolution (SAR). He chaired many committees and held several leadership positions in the organization, including vice president general (1967), registrar general (1965–1966), and president general (1969–1970), the society’s top post.

In tribute to his contributions to the SAR, the society flew its flag 30 days at half-staff at Fraunces Tavern in Manhattan. The historic landmark is the headquarters for the SAR New York chapter. It was one of the meeting places for the Sons of Liberty in the pre-revolutionary war years and hosted a victory banquet for General George Washington and his troops at the conclusion of the war.

Gardiner was also active in the Order of the Founders and Patriots of America, the St. Nicholas Society of New York, the National Council Arts Club of New York, and the Huguenot Society. Gardiner also loved mountain climbing and math.

His daughter Cynthia of Tucson, Arizona, and son James of Burlington, Vermont, and three grandchildren survive Gardiner.

The family requested that memorial donations be made to People for the American Way.

WARD VAN BUREN HART JR.
1922–2003

Ward Van Buren Hart Jr. died December 31, 2003, at the age of 81.

Hart was born March 27, 1922, in Hartford, Connecticut, where he raised his family with his wife Phyllis Marlowe Hart.

Hart graduated from Kingswood School in West Hartford in 1940 and Trinity College in 1945. While at Trinity he was a member of Alpha Chi Rho fraternity.

His father, Ward Van Buren Hart Sr., became a CAS Associate and SOA Fellow in 1924. The elder Hart, whose published work was part of the CAS Syllabus until the mid-1950s, encouraged his son to pursue an actuarial career. Hart followed suit and became an Associate of the CAS in 1953 and earned his Fellowship in 1956.

Hart worked for Aetna Insurance Company for most of his actuarial career, starting in the early 1950s in the company's rating division department of compensation and liability. Hart served Aetna in several capacities including analyst-programmer, actuary, and senior actuarial assistant before retiring in 1975.

He is survived by his wife; daughters, Margaret Packard of Pennsylvania and Pauline Evans of Michigan; brother, Gilbert W. Hart of New York; and three grandchildren, Gerold Packard, and Zachary and Alaric Evans; and also two nephews and a niece. The family requested that memorial donations be made to the Remembrance Fund of Immanuel Congregational Church in Hartford.

GARY PAUL HOBART
1951–2002

Gary P. Hobart died November 13, 2002, at his residence in Marietta, Georgia.

Born September 9, 1951, in Ironton, Ohio, Hobart was part of a large family. He attended Randolph High School in Dover, New Jersey, graduating in 1969.

Hobart got an early start on his actuarial career when he was hired by Royal Globe Insurance Company in July 1969 as part of a work-study program. Hobart worked for the company while attending the College of Insurance in New York. At Royal Globe he worked in a variety of capacities from underwriting expense accounting to private passenger auto ratemaking. The company hired him full time upon his receiving a bachelor of science degree in 1974. Hobart earned his ACAS in 1976.

Throughout his actuarial career, Hobart worked primarily for Royal Globe (later to become Royal & SunAlliance). From 1976 through 1981, Hobart worked in the company's New York City office as an actuarial associate and senior actuarial associate. He briefly joined the Massachusetts Rating Bureau in Boston from 1981 to 1985 before returning to New York and the company that give him his start. By the decade's end he would make a big change, transferring to Charlotte, North Carolina, where he served as a director for Royal.

In 1996 Hobart left his long-time employer and became an actuarial consultant for Insurance Industry Consultants in Atlanta, Georgia. By the end of 2000, Hobart had established his own consulting firm, Hobart Actuarial Services in Marietta, Georgia.

Anthony J. Pipia (ACAS 1999), a former colleague, said Hobart took great pride in being an actuary. "To a fault, being an actuary was his whole life. It was really important to him," said Pipia. Hobart's dedication to his profession was eclipsed only by his devotion to his two children, Pipia said.

Hobart loved all sports but was especially fond of football, baseball, and basketball. Well-versed on the players and statistics, Hobart ran the company pools, especially for the NCAA tournaments. Hobart was also a member of Casualty Actuaries of Greater New York and served as secretary of the College of Insurance Alumni Association.

Hobart is survived by his children, David L. and Kimberly A. Hobart, both of Stoughton, Massachusetts; his parents, Charles Neal and Mary Ruth Hobart of Sanford, North Carolina; and three brothers, four sisters, and several nieces and nephews. The family requested that memorial donations be made to the building fund of St. Stephen the First Martyr Catholic Church in Sanford, North Carolina.

DAVID JON KRETSCH
1964–2003

David J. Kretsch died January 21, 2003, at the age of 39.

Born on June 22, 1964, the son of Herman J. Kretsch and Elizabeth V. Rewitzer Kretsch, he grew up in the Minnesota River valley city of New Ulm, which was settled by German immigrants. He attended St. John's University in Collegeville, Minnesota. After graduating in 1986 with a bachelor of science in mathematics, he went to work at St. Paul Fire and Marine Insurance Company in St. Paul, Minnesota, first in personal lines and then commercial lines insurance. While at St. Paul, Kretsch became a CAS Associate in 1989 and earned his CAS Fellowship in 1992. On becoming a Fellow, Kretsch served for a year on the CAS Examination Committee. Kretsch was senior actuarial assistant for the company until he moved to Baltimore, Maryland in 1993.

In Baltimore, Kretsch worked at Maryland Insurance Group from 1993 to 1997, serving as assistant vice president and vice president and actuary. In 1998 he made the switch to Zurich North America Small Business in Baltimore where he was senior vice president and chief actuary until 2002.

Paul Brehm (FCAS 1989) supervised Kretsch at St. Paul in the personal lines area during the late 1980s. Brehm recalled Kretsch as being a dedicated family man, a great guy to work with, and a strong person who spoke his mind. "He loved to spar with state insurance departments over rate filings—and did it very well," mused Brehm.

Kretsch is survived by his wife, Jacqueline R. Jorissen Kretsch; sons, Matthew D., Brandon N., and Jonathan R.; his mother; brothers, James and Daniel Kretsch; and inlaws, John R. Jorissen and Linda C. Roberts.

MATTHEW H. McCONNELL JR.
1908–2003

Matthew H. “Mac” McConnell died on May 30, 2003. He was 95.

He married Jane McEwen and together they had two sons. McConnell became an Associate of the CAS in 1934 and earned his Fellowship the following year.

When he first became a CAS member, McConnell was working for the National Council on Compensation Insurance in New York. By 1939 he had moved to Philadelphia to work for Indemnity Insurance Company of North America.

From 1942 to 1944 he worked as an underwriter with Employers Mutual Liability Insurance, first in New York City and then in Philadelphia, where he eventually settled. McConnell worked with Employers Mutual until the late 1940s when he moved to General Accident Fire and Life Assurance Corporation Ltd. General Accident eventually became Aviva PLC, the world’s fifth-largest insurance group and the largest in the United Kingdom. In 1956, McConnell’s Philadelphia office installed the company’s first computer, an Invec 650, for handling general accounts.

He would stay with the company for the rest of his career, rising to the position of the superintendent of the compensation and liability department.

After retiring in 1977, McConnell lived in Villanova, Penn Wynn, and Riddle Village, Pennsylvania.

McConnell is survived by son Alan McConnell and his wife Carolyn; son Dr. Roger H. McConnell and his wife Bette; five grandchildren; and four great grandchildren. The family requested that memorial contributions be made to Compassionate Care Hospice in Wilmington, Delaware.

JACK MOSELEY
1931–2003

Jack Moseley died January 17, 2003, of cancer at Flowers Hospital in Dothan, Alabama. He was 71 and had lived for the past five years in Fort Gaines, Georgia.

Moseley was born June 2, 1931, in Birmingham, Alabama. He graduated in 1952 with a bachelor of science degree in mathematics and physics from Auburn University. He also studied law for two years at Auburn and had an actuarial degree, as well as honorary degrees from Loyola University and Huntington College in Montgomery, Alabama. He became a CAS Associate in 1959 and a Fellow in 1961.

After college Moseley joined USF&G in Birmingham as an actuary. His career with USF&G spanned 37 years, during which he served as executive vice president in 1971, president in 1978, and chairman and chief executive officer in 1980.

Moseley transferred from Birmingham to Baltimore in 1956. Over the years he spent in the city, Moseley became what *The Baltimore Sun* described as “a major Baltimore booster” who did much to promote development and growth in his adopted hometown. As chairman of USF&G, Moseley encouraged other Baltimore business leaders to promote the city. When Moseley retired from USF&G in 1990, a *Sun* editorial characterized him as “a driving force behind efforts to promote the Baltimore region, as well as generous corporate giving to the city’s charitable and cultural institutions.”

Moseley’s support extended to the Baltimore Symphony Orchestra, the Baltimore Museum of Art, local public broadcasting, the Baltimore Colts and Orioles, the Center Club, and the state and national Republican Party. According to *The Sun*, although Moseley was not particularly a sports fan, he fought to keep the Colts in Baltimore. Despite Moseley’s and many other people’s

efforts, the Colts would leave the city, much to the disappointment of the team's fans.

Moseley also served on the boards of directors of several major local companies, the Greater Baltimore Medical Center, and the national Chamber of Commerce, and was a trustee of the Maryland Institute College of Art.

Moseley is survived by his wife of 49 years, the former Patsy Blake; sons Jack Moseley Jr. of Montrose, Colorado, Glynn E. Moseley of Fort Gaines, Georgia, and Edward Moseley of Melbourne Beach, Florida; and three grandchildren.

ROBERT F. ROACH
1950–2003

Robert F. “Bob” Roach of Newburyport, Massachusetts, died in November 2003. He was 53.

Roach (ACAS 1975) was working as an actuarial assistant for Commercial Union Assurance Companies in Boston in 1976. He would stay with the firm until 1986, serving as director and personal lines actuary, and vice president and actuary. In 1986 Roach joined American Mutual Insurance Companies in Wakefield, Massachusetts, as vice president.

By the late 1980s Roach’s work interests turned to consulting. He was a consultant for Tillinghast Towers Perrin in Boston from 1989 to 1993 before accepting a position with TPA Associates Inc. in Andover, Massachusetts. Roach worked for TPA Associates for nearly 10 years before retiring in 2003.

Roach is survived by his wife, Louanne Fleury; children, Kelly Roach of Newburyport, Joshua Fleury and his wife, Allison, of Beverly, Massachusetts; brother, Martin Roach and his wife, Mary, of Danvers, Massachusetts; and many nieces and nephews. In lieu of flowers, the family requested contributions be made to the Merrimack Valley Hospice in Lawrence, Massachusetts.

WILLIAM J. ROWLAND
1949–2003

William J. Rowland died September 27, 2003, at a Boston hospital at the age of 54.

He was born July 20, 1949, in Chicago, Illinois, to Vincent T. and Isabel (Roessler) Rowland. He had lived in Mercer Island, Washington, before moving to Bedford, Massachusetts, in 1999.

A graduate of Governor Livingston Regional High School in New Jersey, he attended Villanova University. He graduated from Muhlenberg College in Allentown, Pennsylvania, in 1971.

Rowland and his brother Vincent T. Rowland Jr. (ACAS 1982) were both drawn to the actuarial profession in large part due to their father's career as insurance company accountant. The Rowland brothers spent summers working in insurance companies and both received degrees in mathematics. Although younger, Bill Rowland completed his exams before his brother Vince, who was serving in the military. When Vince left the service, Rowland tried to get his brother a position at his firm. Company rules dictated that siblings could not work together and so the brothers worked at different companies, both specializing in ratemaking. Because their companies were direct competitors, however, the two could never talk about work.

Rowland's career spanned 32 years, beginning at Crum & Forster, which later became Talegen, then working in Chicago for The Resolution Group, which evolved into the RiverStone Group. At the time of his death, Rowland was the vice president and chief actuary of RiverStone Resources, LLC. He became a CAS Associate in 1979 and a CAS Fellow in 1980. Rowland was a member of the American Academy of Actuaries as well as being a Certified Financial Analyst.

Rowland served as a member of various CAS committees, including Examination (1981–1983), Audit (1988–1998), Financial Analysis (1990–1992), and Valuation and Financial Analysis

(1992–1996). He was also a CAS leader, chairing the CAS Finance (1988–1991) and Audit (1992–1993) Committees.

Rowland especially enjoyed playing chess, watching sports, and recording sports statistics. A devoted family man, Rowland was said to have never let a business commitment interfere with time spent with his family. “Bill was a great family man—a super nice guy and father,” said brother Vincent.

Surviving family members include his wife of 30 years, Elizabeth (Wagle) Rowland of Bedford; two children, Anne P. Rowland and Daniel W. Rowland, both of Bedford; his mother, Isabel, of Southwick, Massachusetts; brother, Vincent of North Granby, Connecticut; and two nieces.

The family requested that memorial contributions be made to the Dana Farber Cancer Institute in Boston.

CINDY RAE SCHAUER
1966–2003

Cindy Rae Schauer died August 23, 2003, at the age of 35.

Born August 27, 1966, in Story City, Iowa, to Richard and Mary Lauridsen Rosenblatt, Schauer grew up in the northern Iowa town of Lake Mills. An excellent student, Schauer graduated from Lake Mills High School in 1984 as class valedictorian.

The year 1988 was a significant one for Schauer. In that year she graduated magna cum laude from Luther College in Decora, Iowa, with a bachelor's degree in mathematics; she started her first actuarial job with Federated Mutual Insurance Company in Owatonna, Minnesota; and she married Christopher "Chip" Schauer.

Schauer and her husband lived in the Minnesota communities of Lakeville and Medford before settling in rural Faribault, Minnesota. She worked as an actuary and he ran his own construction business while raising their children Alek, Ashley, and Joshua. She enjoyed camping and reading as well as spending time with her family.

Federated was Schauer's first and only employer out of college. In her 15 years with the company, Schauer served in several capacities including senior actuarial analyst in 1996 and actuarial manager in 2002. While at Federated Schauer priced various commercial lines of business. She developed many of the company's ratemaking applications for commercial general liability and commercial automobile. She also developed many of the specific procedures and the software applications for producing overall rate level indications, classification and territory relativity studies, as well as for other special research projects. In the latter part of her career she switched to reserving. Schauer earned her CAS Associateship in 1996.

In 2001 Schauer was diagnosed with a rare disease. She was in and out of the hospital for two years. A positive-minded person,

Schauer continued to work between hospital stays and, despite her own illness, still managed to help care for her parents who were in poor health. Schauer's mother and father predeceased her.

Steven W. Judd (FCAS 1982), who was Schauer's supervisor, called her "a tribute to the actuarial profession." Judd, an Episcopal deacon, officiated at Schauer's funeral.

Richard Johnson (ACAS 1982), Schauer's former supervisor at Federated, said Schauer was "probably the most intelligent actuary we ever had here." Johnson reflected that she had a "can-do" attitude often replying "Oh sure I can do that" when asked to handle a difficult project.

Schauer is survived by her husband and children; brother Gregg Rosenblatt and his wife Katherine of Mason City, Iowa; sister Sue Rosenblatt Hayungs and her husband Scott of Rochester, Minnesota; and many other relatives and friends.

JAMES SURRAGO
1951–2003

Jim Surrago died April 25, 2003. An avid golfer, Surrago collapsed suddenly at a driving range. He was 51.

Born June 9, 1951, in Queens, New York, Surrago attended Bishop Reilly High School in Fresh Meadows, New York. He graduated from high school in 1969 and in 1973 graduated cum laude with a bachelor of science degree from Manhattan College in Riverdale, New York. He married Mary Jane McDonald and together they had two children.

For over 25 years, Surrago served as a vice president with Insurance Services Office (ISO) in New York City and then Jersey City, New Jersey. After being at ISO for several years, Surrago worked for a few different companies including a brokerage firm. He returned to ISO, taking on the company's data management department. Surrago developed data products and maintained products and services for clients. He headed the department until his death.

Dan Crifo (ACAS 1977), a colleague of Surrago's and fellow commuter, admired Surrago's wry sense of humor. "He could spot things that were slightly off kilter and make you laugh about it," said Crifo. "He enjoyed seeing things at a different angle."

Surrago was very active in CAS activities, serving as a member of the Program Planning Committee from 1986–1990. He became vice chair of the committee in 1991. From 1994 to 1995 he was a member of the Committee on Continuing Education and served as the committee's vice chair (1995–1996) and chair (1997–1998). Surrago also was an ex officio member of the CAS Education Policy Committee from 1996 to 1998.

Among his other interests, Surrago was a member of High Mountain Golf Club in Franklin Lakes, New Jersey, and St. Catharine's Roman Catholic Church in Glenrock, New Jersey.

He is survived by his wife; children, Michael and Christine Surrago of Glen Rock; and parents, James and Ethel Surrago of Ft. Lauderdale, Florida. The family requested that memorial donations be made to the American Heart Association.