

CASUALTY ACTUARIAL SOCIETY

ORGANIZED 1914

1950 YEAR BOOK

Foreword

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(Addendum to Volume XXXVI of the *Proceedings*)

Corrected to January 16, 1950

No. 29

FOREWORD

The Casualty Actuarial Society was organized November 7, 1914 as the Casualty Actuarial and Statistical Society of America, with 97 charter members of the grade of Fellow. The present title was adopted on May 14, 1921. The object of the Society is the promotion of actuarial and statistical science as applied to the problems of casualty and social insurance by means of personal intercourse, the presentation and discussion of appropriate papers, the collection of a library and such other means as may be found desirable.

Prior to 1914, little technical study was given to the actuarial and underwriting problems of most of the branches of casualty insurance. The organization of the Society was brought about through the suggestion of Dr. I. M. Rubinow, who became the first president. The problems surrounding workmen's compensation were at that time the most urgent, and consequently many of the members played a leading part in the development of the scientific basis upon which workmen's compensation insurance now rests.

The members of the Society have also presented original papers to the *Proceedings* upon the scientific formulation of standards for the computation of both rates and reserves in accident and health insurance, liability, burglary, and the various automobile coverages. The presidential addresses constitute a valuable record of the current problems facing the casualty insurance business. Other papers in the *Proceedings* deal with acquisition costs, pension funds, legal decisions, investments, claims, reinsurance, accounting, statutory requirements, loss reserves, statistics, and the examination of casualty companies. The Committee on Remarriage Table submitted a report including tables, printed in *Proceedings* No. 40. The Special Committee on Bases of Exposure submitted a report which is printed in *Proceedings* No. 43. "The Recommendations for Study" appear in *Proceedings* No. 64 and are in effect for the 1950 examinations and thereafter. The Report of the Committee on Mortality for Disabled Lives together with commutation tables and life annuities has been printed in *Proceedings* No. 62. The Committee on Compensation and Liability Loss and Loss Expense Reserves submitted a report which appears in Volume XXXV.

The lower grade of membership in the Society is that of Associate. Examinations have been held every year since organization; they are held on the second Tuesday and following Wednesday during the month of May, in various cities in the United States and Canada. The membership of the Society consists of actuaries, statisticians, and executives who are connected with the principal casualty companies and organizations in the United States and Canada. The Society has a total membership of 270, consisting of 151 Fellows and 119 Associates. The annual meeting of the Society is held in New York in November.

The Society issues a publication entitled the *Proceedings* which contains original papers presented at the meetings. The *Proceedings* also contain discussions of papers, reviews of books and current notes. This Year Book is published annually and "Recommendations for Study" is a pamphlet which outlines the course of study to be followed in connection with the examinations for admission. These two booklets may be obtained free upon application to the Secretary-Treasurer, 90 John Street, New York 7, N. Y.

CASUALTY ACTUARIAL SOCIETY

NOVEMBER 18, 1949

THE COUNCIL

<i>*Officers:</i>	HARMON T. BARBER	<i>President</i>
	THOMAS O. CARLSON	<i>Vice-President</i>
	NORTON E. MASTERSON	<i>Vice-President</i>
	RICHARD FONDILLER	<i>Secretary-Treasurer</i>
	EMMA C. MAYCRINK	<i>Editor</i>
	SAMUEL M. ROSS	<i>Librarian</i>
	ROGER A. JOHNSON	<i>Chairman-Examination Committee</i>
<i>†Ex-Presidents:</i>	CHARLES J. HAUGH	1951
	JAMES M. CAHILL	1953
<i>†Ex-Vice-Presidents:</i>	HARRY V. WILLIAMS	1951
	RUSSELL P. GODDARD	1953
<i>†Elected:</i>	JOHN W. CARLETON	1950
	GEORGE B. ELLIOT	1950
	JARVIS FARLEY	1950
	CHARLES M. GRAHAM	1951
	JOSEPH LINDER	1951
	SEYMOUR E. SMITH	1951
	ERNEST BERKELEY	1952
	WILLIAM J. CONSTABLE	1952
	DUDLEY M. PRUITT	1952

* Terms expire at the annual meeting in November 1950.

† Terms expire at the annual meeting in November of the year given.

COMMITTEES

COMMITTEE ON ADMISSIONS

THOMAS F. TARBELL (CHAIRMAN)
 WILLIAM J. CONSTABLE
 GUSTAV F. MICHELbacher
 FRANCIS S. PERRYMAN
 HIRAM O. VAN TUYL

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HOWARD G. CRANE (CHAIRMAN)
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 HAROLD W. SCHLOSS

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EMMA C. MAYCRINK (CHAIRMAN)

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 JACK J. SMICK

EDUCATIONAL COMMITTEE

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 ROGER A. JOHNSON
 CLARENCE A. KULP
 JACK J. SMICK

EXAMINATION COMMITTEE

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 EDWARD S. ALLEN
 CHARLES W. CROUSE

ASSOCIATESHIP

JOHN W. WIEDER (CHAIRMAN)
 STEFAN PETERS
 DUNBAR R. UTHOFF

COMMITTEE ON PAPERS

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 JOHN L. BARTER
 RUSSELL P. GODDARD
 EMMA C. MAYCRINK (*ex-officio*)

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HARMON T. BARBER, CHAIRMAN (*ex-officio*)
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 WILLIAM J. CONSTABLE
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 RICHARD FONDILLER (*ex-officio*)

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HARMON T. BARBER, CHAIRMAN (*ex-officio*)
 RICHARD FONDILLER
 EMMA C. MAYCRINK
 SAMUEL M. ROSS

SPECIAL COMMITTEES

COMMITTEE ON SOCIAL INSURANCE

HAROLD J. GINSBURGH (CHAIRMAN)
 JARVIS FARLEY
 A. L. KIRKPATRICK
 CLARENCE A. KULP
 ARTHUR N. MATTHEWS
 WILLIAM R. WILLIAMSON

COMMITTEE ON STATUTORY DISABILITY INSURANCE

FRANCIS S. PERRYMAN (CHAIRMAN)
 JOHN W. CARLETON
 CHARLES J. HAUGH
 NORTON E. MASTERTON
 HARRY V. WILLIAMS

COMMITTEE ON COMPENSATION AND LIABILITY
LOSS AND LOSS EXPENSE RESERVES

JOSEPH LINDER (CHAIRMAN)
 HARMON T. BARBER
 JOHN W. CARLETON
 NORTON E. MASTERTON
 JOHN A. MILLS
 E. SHAW SKILLINGS
 DUDLEY M. PRUITT

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HARRY V. WILLIAMS (CHAIRMAN)
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 SEYMOUR E. SMITH

COMMITTEE ON PROSPECTUS

JOHN A. MILLS (CHAIRMAN)
 JOHN W. CLARKE
 GEORGE B. ELLIOTT

MEMBERSHIP OF THE SOCIETY, NOVEMBER 18, 1949

FELLOWS

Those marked (†) were Charter Members at date of organization, November 7, 1914.

Those marked (*) have been admitted as Fellows upon examination by the Society.

Admitted	
*Nov. 21, 1930	AINLEY, JOHN W., Supervising Underwriter, The Travelers Insurance Company, 700 Main Street, Hartford 15, Conn.
*Nov. 14, 1947	ALLEN, EDWARD S., Actuary, Compensation Insurance Rating Board, 125 Park Avenue, New York 17, N. Y.
*Nov. 13, 1931	AULT, GILBERT E., Actuary, Church Pension Fund and Church Life Insurance Corporation, 20 Exchange Place, New York 5, N. Y.
Nov. 19, 1948	BAILEY, ARTHUR L., Actuary, New York Insurance Department, 61 Broadway, New York 6, N. Y.
May 23, 1924	BAILEY, WILLIAM B., (Retired), 52 West Hill Drive, West Hartford, Conn.
*Nov. 20, 1924	BARBER, HARMON T., Associate Actuary, Casualty Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 14, 1947	BARKER, LORING M., Actuary, Firemen's Fund Insurance Group, 401 California Street, San Francisco 20, Calif.
*Nov. 20, 1942	BART, ROBERT D., Office Manager, West Bend Aluminum Co., 92 Island Avenue, West Bend, Wis.
*Nov. 18, 1932	BARTER, JOHN L., Vice-President, Hartford Accident & Indemnity Co., 690 Asylum Avenue, Hartford 15, Conn.
*Nov. 13, 1931	BATHO, ELGIN R., Associate Actuary, Berkshire Life Insurance Co., 7 North Street, Pittsfield, Mass.
*Nov. 22, 1934	BERKELEY, ERNEST T., Actuary, Employers Liability Assurance Corporation, Ltd. and American Employers Insurance Company, 110 Milk Street, Boston 7, Mass.
†	BLACK, S. BRUCE, President, Liberty Mutual Insurance Company, 175 Berkeley Street, Boston 17, Mass.
Apr. 20, 1917	BLANCHARD, RALPH H., Professor of Insurance, School of Business, Columbia University, New York 27, N. Y.
†	BREIBY, WILLIAM, Vice-President, Pacific Mutual Life Insurance Company, 523 West 6th St., Los Angeles 14, Cal.
*Nov. 18, 1927	BROWN, F. STUART, Assistant to Vice-President, Bankers Indemnity Insurance Company, 15 Washington Street, Newark 2, N. J.
Oct. 22, 1915	BROWN, HERBERT D., (Retired), Glenora-on-Lake Seneca, Dundee, New York.
†	BUCK, GEORGE B., Consulting Actuary, 150 Nassau Street, New York 7, N. Y.

FELLOWS

Admitted	
Apr. 20, 1917	BURHOP, WILLIAM H., Executive Vice-President, Employers Mutual Liability Insurance Company, 407 Grant Street, Wausau, Wis.
*Nov. 23, 1928	BURLING, WILLIAM H., Assistant Secretary, Group Department, The Travelers Insurance Company, 700 Main Street, Hartford 15, Conn.
*Nov. 19, 1929	CAHILL, JAMES M., Secretary, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.
*Nov. 18, 1932	CAMERON, FREELAND R., Catalonia Avenue, Coral Gables, Florida.
†	CAMMACK, EDMUND E., Vice-President and Actuary, Aetna Life Insurance Company, Hartford 15, Conn.
*Nov. 17, 1938	CARLETON, JOHN W., Actuary, Liberty Mutual Insurance Company, 175 Berkeley Street, Boston 17, Mass.
*Nov. 21, 1930	CARLSON, THOMAS O., Actuary, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.
Nov. 18, 1949	CLARKE, JOHN W., Assistant Actuary, Life Department, The Travelers Insurance Company, 700 Main St., Hartford 15, Conn.
*Nov. 13, 1936	CLEARY, ARTHUR E., 162 East 42nd Street, New York 17, N. Y.
*Nov. 15, 1918	COATES, BARRETT N., Coates and Herfurth, Consulting Actuaries, 620 Market Street, San Francisco 4, Calif.
*Nov. 17, 1922	COATES, CLARENCE S., Third Vice-President, Lumbermens Mutual Casualty Company, 4750 Sheridan Road, Chicago 40, Ill.
Oct. 27, 1916	COGSWELL, EDMUND S., First Deputy Commissioner of Insurance Department of Banking and Insurance, Division of Insurance, 100 Nashua Street, Boston 14, Mass.
Feb. 19, 1915	COLLINS, HENRY, (Retired), Timberlane, Route 4, Easton, Md.
*Nov. 23, 1928	COMSTOCK, W. PHILLIPS, Statistician, Preferred Accident Insurance Company, 80 Maiden Lane, New York 7, N. Y.
*Nov. 22, 1934	CONSTABLE, WILLIAM J., President and Treasurer, Excess Insurance Company of America, 99 John Street, New York 7, N. Y.
*Nov. 22, 1934	COOK, EDWIN A., Assistant General Manager and Secretary, Interboro Mutual Indemnity Insurance Company, 270 Madison Avenue, New York 16, N. Y.
†	COPELAND, JOHN A., Consulting Actuary, 1520-21 Candler Building, Atlanta, Ga.
*Nov. 18, 1925	CORCORAN, WILLIAM M., Partner, Wolfe, Corcoran & Linder, 116 John Street, New York 7, N. Y.
*Nov. 19, 1926	CRANE, HOWARD G., Vice-President and Treasurer, General Reinsurance Corporation, and North Star Reinsurance Corporation, 90 John Street, New York 7, N. Y.
*Nov. 22, 1946	CROUSE, CHARLES W., Actuary, Manufacturers Casualty Insurance Company, 1617 Pennsylvania Boulevard, Philadelphia 3, Pa.

FELLOWS

Admitted	
*Nov. 18, 1932	DAVIES, E. ALFRED, (Retired) Falls Village, Conn.
*Nov. 18, 1927	DAVIS, EVELYN M., Woodward, Ryan, Sharp & Davis, Consulting Actuaries, 41 Park Row, New York 7, N. Y.
†	DEKAY, ECKFORD C., President, DeKay & Company, 84 William Street, New York 7, N. Y.
*Nov. 17, 1920	DORWEILER, PAUL, Actuary, Aetna Casualty & Surety Company, Hartford 15, Conn.
*Nov. 24, 1933	EDWARDS, JOHN, Actuary, Ontario Insurance Department, Parliament Buildings, Toronto 2, Ontario, Canada.
*Nov. 15, 1940	ELLIOTT, GEORGE B., General Manager, Pennsylvania Compensation Rating and Inspection Bureau, 938 Public Ledger Building, Independence Square, Philadelphia 6, Pa.
*Nov. 17, 1922	ELSTON, JAMES S., Assistant Actuary, Life Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 15, 1935	EPPINK, WALTER T., Actuary, Merchants Mutual Casualty Co., Merchants Mutual Building, Buffalo 5, New York.
†	FACKLER, EDWARD B., Consulting Actuary, Fackler & Company, 8 West 40th Street, New York 18, N. Y.
†	FALLOW, EVERETT S., Actuary, Accident Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 15, 1940	FARLEY, JARVIS, Actuary and Assistant Treasurer, Massachusetts Indemnity Co., 632 Beacon Street, Boston 15, Mass.
†	FARRER, HENRY, Insurance Company of North America, 99 John Street, New York 7, N. Y.
*Nov. 15, 1935	FITZHUGH, GILBERT W., Third Vice-President, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
Feb. 19, 1915	FONDILLER, RICHARD, Consulting Actuary, Woodward and Fondiller, 90 John Street, New York 7, N. Y.
†	FRANKLIN, CHARLES H., (Retired), 6225 Princeton Way, Hawthorne Hills, Seattle, Washington.
*Nov. 18, 1927	FREDRICKSON, CARL H., Actuary, Canadian Underwriters Association, 55 York Street, Toronto, Canada.
*Nov. 22, 1934	FULLER, GARDNER V., Third Vice-President and Risk Experience Manager, Special Risk Department, Lumbermens Mutual Casualty Co., and American Motorist Insurance Co., 4750 Sheridan Road, Chicago 40, Ill.
*Nov. 19, 1948	GARDINER, JAMES B., Manager, Group Contract Bureau, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
*Nov. 20, 1924	GINSBURGH, HAROLD J., Vice-President, American Mutual Liability Insurance Co., 142 Berkeley Street, Boston 16, Mass.
*Nov. 21, 1930	GLENN, J. BRYAN, 5214 First Street, N.W., Washington 11, D.C.
*Nov. 13, 1931	GODDARD, RUSSELL P., Assistant to President, Pennsylvania Manufacturers' Association Casualty Insurance Co., Finance Building, Philadelphia, Pa.

FELLOWS

Admitted		
	†	GOODWIN, EDWARD S., 962 Main Street, East Hartford 8, Conn.
*Nov. 19, 1926		GRAHAM, CHARLES M., Chief Self-Insurance Examiner, New York State Workmen's Compensation Board, 80 Center Street, New York 13, N. Y.
	†	GRAHAM, WILLIAM J., Consulting Actuary and Insurance Advisor, 1070 Park Avenue, New York 18, N. Y.
	†	GREENE, WINFIELD W., Executive Vice-President, General Reinsurance Corporation and North Star Reinsurance Corporation, 90 John Street, New York 7, N. Y.
	†	HAMMOND, H. PIERSON, (Retired), 22 Vanderbilt Road, West Hartford, Conn.
Oct. 27, 1916		HARDY, EDWARD R., (Retired), 235 East 22nd Street, New York 10, N. Y.
Oct. 22, 1915		HATCH, LEONARD W., (Retired), 425 Pelham Manor Road, Pelham Manor, New York.
*Nov. 19, 1926		HAUGH, CHARLES J., Secretary, Compensation and Liability Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
Oct. 22, 1915		HODGKINS, LEMUEL G., (Retired), 5 Whitman Road, Worcester 5, Mass.
Oct. 22, 1915		HOLLAND, CHARLES H., Suite 2001, 165 Broadway, New York 6, N. Y.
*Nov. 22, 1934		HOOVER, RUSSELL O., Actuary and Director of Examinations, State of Connecticut Insurance Department, Hartford 2, Conn.
Nov. 18, 1932		HUEBNER, SOLOMON STEPHEN, Professor of Insurance, University of Pennsylvania, Philadelphia 4, Pa.
*Nov. 14, 1947		HUGHEY, M. STANLEY, Procedures Co-ordinator, Lumbermens Mutual Casualty Company, 4750 Sheridan Road, Chicago 40, Ill.
	†	HUNTER, ARTHUR, (Retired), 124 Lloyd Road, Montclair, N. J.
Feb. 25, 1916		JACKSON, CHARLES W., (Retired), 74 Quimby Avenue, White Plains, N. Y.
*Nov. 19, 1929		JACKSON, HENRY HOLLISTER, Vice-President & Actuary, National Life Insurance Co., 131 State Street, Montpelier, Vt.
*Nov. 14, 1941		JOHNSON, ROGER A., Actuary, Utica Mutual Insurance Co., 185 Genesee Street, Utica, N. Y.
*Nov. 16, 1939		JONES, HAROLD M., Group Research Division, John Hancock Mutual Life Insurance Company, 197 Clarendon Street, Boston 17, Mass.
*Nov. 19, 1926		KELTON, WILLIAM H., Associate Actuary, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 21, 1919		KIRKPATRICK, A. LOOMIS, Manager Insurance Department, Chamber of Commerce of the U. S. A., 1615 H Street, N.W., Washington 6, D. C.
*Nov. 14, 1941		KOLE, MORRIS B., Associate Actuary, State Insurance Fund, 625 Madison Avenue, New York 22, N. Y.

FELLOWS

Admitted		
*Nov. 24, 1933		KORMES, MARK, Consulting Actuary, 285 Madison Avenue, New York 17, N. Y.
Nov. 23, 1928		KULP, CLARENCE A., Professor of Insurance, University of Pennsylvania, Logan Hall, 36th Street and Woodland Avenue, Philadelphia 4, Pa.
*Nov. 18, 1949		LA CROIX, HAROLD F., JR., Accident Actuarial Department, Travelers Insurance Co., 700 Main St., Hartford 15, Conn.
Nov. 13, 1931		LA MONT, STEWART M., (Retired), Hotel Claremont, Berkeley, Cal.
*Nov. 24, 1933		LANGE, JOHN R., Commissioner of Insurance, State of Wisconsin, State Capitol, Madison 2, Wis.
	†	LEAL, JAMES R., Vice-President and Secretary, Interstate Life and Accident Co., Interstate Building, 540 McCallie Avenue, Chattanooga 3, Tenn.
	†	LESLIE, WILLIAM, General Manager, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.
*Nov. 20, 1924		LINDER, JOSEPH, Consulting Actuary, Wolfe, Corcoran & Linder, 116 John Street, New York 7, N. Y.
*Nov. 13, 1936		LYONS, DANIEL J., Second Vice-President, The Guardian Life Insurance Co. of America, 50 Union Square, New York 3, N. Y.
	†	MAGOUN, WILLIAM N., (Retired), 33 Fearing Road, Hingham, Mass.
*Nov. 23, 1928		MARSHALL, RALPH M., Assistant Actuary, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 18, 1927		MASTERSON, NORTON E., Vice-President and Actuary, Hardware Mutual Casualty Co. and Hardware Dealers Mutual Fire Insurance Co., 200 Strongs Avenue, Stevens Point, Wis.
*Nov. 19, 1926		MATTHEWS, ARTHUR N., Assistant Actuary, Casualty Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
May 19, 1915		MAYCRINK, EMMA C., Secretary-Treasurer, Association of New York State Mutual Casualty Companies, 60 East 42nd Street, New York 17, N. Y.
*Nov. 15, 1935		MCCONNELL, MATTHEW H., General Accident Fire and Life Assurance Company, Fourth and Walnut Sts., Philadelphia 5, Pa.
*Oct. 31, 1917		MCMANUS, ROBERT J., Statistician, Casualty Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
	†	MICHELbacher, G. F., President, Great American Indemnity Co., 1 Liberty Street, New York 5, N. Y.
*Nov. 17, 1938		MILLER, JOHN HAYNES, Vice-President and Actuary, Monarch Life Insurance Company, 365 State St., Springfield 1, Mass.
	†	MILLIGAN, SAMUEL, Vice-President, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
*Nov. 18, 1937		MILLS, JOHN A., Vice-President and Actuary, Lumbermens Mutual Casualty Co. and American Motorists Insurance Co., Mutual Insurance Bldg., 4750 Sheridan Road, Chicago 40, Ill.

FELLOWS

Admitted		
*Nov. 18, 1921		MONTGOMERY, VICTOR, President, Pacific Employers Insurance Co., 1033 So. Hope Street, Los Angeles 15, Calif.
	†	MOORE, GEORGE D., Actuary, 13 Emerson Street, E. Orange, N. J.
*Nov. 17, 1920		MUELLER, LOUIS H., 161 28th Ave., San Francisco 21, Calif.
	†	MULLANEY, FRANK R., Vice-President and Secretary, American Mutual Liability Insurance Co., 142 Berkeley Street, Boston 16, Mass.
May 28, 1920		MURPHY, RAY D., Vice-President and Actuary, The Equitable Life Assurance Society of the U. S. A., 393 Seventh Avenue, New York 1, N. Y.
*Nov. 15, 1935		OBERHAUS, THOMAS M., Consulting Actuary, Woodward and Fendler, 90 John Street, New York 7, N. Y.
	†	OLIFIERS, EDWARD, Consulting Actuary, Caixa Postal 8, Pertopolis, Rio, Brazil.
	†	ORR, ROBERT K., (Retired), 226 S. Logan Street, Lansing 15, Mich.
*Nov. 21, 1919		OUTWATER, OLIVE E., Actuary, Benefit Association of Railway Employees, 901 Montrose Avenue, Chicago 13, Ill.
*Nov. 21, 1930		PERRYMAN, FRANCIS S., Vice-President and Actuary, Eagle Indemnity Co., Globe Indemnity Co. and Royal Indemnity Co., 150 William Street, New York 8, N. Y.
*Nov. 14, 1941		PETERS, STEFAN, Associate Professor of Insurance, School of Business Administration, 114 South Hall, University of California, Berkeley 4, Calif.
Nov. 19, 1926		PHILLIPS, JESSE S., Chairman of Board, Great American Indemnity Co., 1 Liberty Street, New York 5, N. Y.
*Nov. 24, 1933		PICKETT, SAMUEL C., Rating Supervisor, Insurance Department, State of Connecticut, Hartford 2, Conn.
*Nov. 17, 1922		PINNEY, SYDNEY D., 290 Wolcott Hill Road, Wethersfield 9, Conn.
*Nov. 13, 1931		PRUITT, DUDLEY M., Actuary, General Accident Fire & Life Assurance Corp., Fourth & Walnut Sts., Philadelphia 5, Pa.
*Nov. 18, 1949		RESONY, JOHN A., Casualty Rate Analyst, Connecticut Insurance Department, State Office Building, Hartford, Conn.
May 23, 1919		RICHARDSON, FREDERICK, Coombe, Bradford Abbas, Sherborne, Dorset, England.
*Nov. 19, 1926		RICHTER, OTTO C., Chief Statistician, American Telephone & Telegraph Co., 195 Broadway, New York 7, N. Y.
May 24, 1921		RIEGEL, ROBERT, Professor of Statistics and Insurance, University of Buffalo, Buffalo 14, New York.
*Nov. 14, 1947		RODERMUND, MATTHEW, Assistant Secretary, Interboro Mutual Indemnity Insurance Company, 270 Madison Avenue, New York 16, N. Y.
*Nov. 16, 1923		ROEBER, WILLIAM F., General Manager, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 14, 1947		ROSENBERG, NORMAN, Supervising Rate Analyst, California Insurance Department, 621 South Hope St., Los Angeles, Cal.

FELLOWS

Admitted	
*Nov. 17, 1943	ROSS, SAMUEL M., Assistant Actuary, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.
*Nov. 14, 1947	ROWELL, JOHN H., Lumbermens Mutual Casualty Company, 4750 Sheridan Road, Chicago 40, Ill.
*Nov. 14, 1947	SALZMANN, RUTH E., Assistant Actuary, Hardware Mutual Casualty Company, Hardware Dealers Mutual Fire Insurance Co., 200 Strong's Ave., Stevens Point, Wis.
*Nov. 20, 1942	SATTERTHWAITE, FRANKLIN E., Quality Control Engineer, Product Service Division, General Electric Company, 1285 Boston Ave., Bridgeport 2, Conn.
*Nov. 19, 1948	SCHLOSS, HAROLD W., Superintendent, Actuarial Department, Royal-Liverpool Group, 150 William St., New York 8, N. Y.
*Nov. 18, 1937	SHAPIRO, GEORGE I., 934 E. 9th Street, Brooklyn 30, N. Y.
*Nov. 13, 1931	SILVERMAN, DAVID, Partner, Wolfe, Corcoran & Linder, 116 John Street, New York 7, N. Y.
*Nov. 24, 1933	SINNOTT, ROBERT V., Assistant Secretary, Hartford Accident and Indemnity Company, 690 Asylum Ave., Hartford 15, Conn.
*Nov. 19, 1929	SKELDING, ALBERT Z., Actuary, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 19, 1929	SKILLINGS, E. SHAW, Actuary, Allstate Insurance Co., 20 North Wacker Drive, Chicago 6, Ill.
*Nov. 18, 1932	SMICK, JACK J., Consulting Actuary, 65 Cortlandt Street, New Rochelle, N. Y.
*Nov. 15, 1940	SMITH, SEYMOUR E., Assistant Secretary, Casualty Department, The Travelers Insurance Co., Hartford 15, Conn.
*Nov. 24, 1933	ST. JOHN, JOHN B., Consulting Actuary, Box 57, Penllyn, Pa.
Nov. 18, 1927	STONE, EDWARD C., Chairman of the Board, American Employers' Insurance Company, 33 Broad St., Boston 9, Mass.
*Nov. 17, 1920	TARBELL, THOMAS F., Actuary, Casualty Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
†	THOMPSON, JOHN S., President, The Mutual Benefit Life Insurance Co., 300 Broadway, Newark 4, N. J.
†	TRAIN, JOHN L., President, Utica Mutual Insurance Co., 185 Genesee Street, Utica 2, New York
Nov. 17, 1922	TRAVERSI, ANTONIO T., 9 Balfour Street, Wollstonecraft, Sydney, Australia.
*Nov. 19, 1948	TURNER, PAUL A., Assistant Chief Actuary, Joseph Froggatt & Co., Inc., 74 Trinity Place, New York 6, N. Y.
*Nov. 14, 1947	UHTHOFF, D. R., Assistant Actuary, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 23, 1928	VALERIUS, NELS M., Assistant Actuary, Aetna Casualty and Surety Co., Hartford 15, Conn.

FELLOWS

Admitted	
*Nov. 21, 1919	VAN TUYL, HIRAM O., Superintendent, Internal Audit Department, London Guarantee & Accident Co., 55 Fifth Avenue, New York 3, N. Y.
*Nov. 17, 1920	WAITE, ALAN W., Secretary, The Aetna Casualty and Surety Co., 151 Farmington Ave., Hartford 15, Conn.
*Nov. 15, 1935	WAITE, HARRY V., (Retired), 938 Ridge Road, Wethersfield 9, Conn.
*Nov. 14, 1947	WIEDER, JOHN W., JR., Aetna Casualty and Surety Company, Hartford 15, Conn.
*Nov. 15, 1935	WILLIAMS, HARRY V., Assistant Secretary, Hartford Accident and Indemnity Co., 690 Asylum Ave., Hartford 15, Conn.
Nov. 14, 1941	WILLIAMSON, W., RULON, Senior Actuarial Consultant, The Wyatt Company, 3400 Fairhill Drive, Washington 20, D. C.
*Nov. 13, 1931	WITTICK, HERBERT E., Secretary, Pilot Insurance Co., 199 Bay Street, Toronto 1, Canada.
*Nov. 18, 1949	WOLFRUM, RICHARD J., Assistant Actuary, Liberty Mutual Insurance Company, 175 Berkeley Street, Boston 17, Mass.
May 24, 1921	WOOD, ARTHUR B., President, Sun Life Assurance Company of Canada, Montreal, Canada.

ASSOCIATES

Those marked (*) have been admitted as Associates upon examination by the Society.

Admitted	
May 23, 1924	ACKER, MILTON, Manager, General Liability Division, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.
*Nov. 15, 1918	ACKERMAN, SAUL B., Professor of Insurance, New York University, Washington Square, New York 6, N. Y.
*Nov. 16, 1939	AIN, SAMUEL N., Consulting Actuary, 120 Broadway, New York 5, N. Y.
Apr. 5, 1928	ALLEN, AUSTIN F., President, Texas Employers' Insurance Association, 530 Interurban Building, P. O. Box 2759, Dallas 1, Texas.
Nov. 15, 1918	ANKERS, R. E., Vice-President and Treasurer, Continental Life Insurance Co., Inc., Investment Building, 15 and K Sts., N.W., Washington 5, D. C.
*Nov. 21, 1930	ARCHIBALD, A. EDWARD, Vice-President and Actuary, Volunteer State Life Insurance Company, Chattanooga 1, Tenn.
*Nov. 24, 1933	BARRON, JAMES C., Asst. Treasurer, General Reinsurance Corporation, 90 John Street, New York 7, N. Y.
*Nov. 23, 1928	BATEMAN, ARTHUR E., c/o Arthur Q. Melendy, Southboro, Mass.
*Nov. 15, 1940	BATHO, BRUCE, Associate Actuary, Life Insurance Company of Georgia, 573 W. Peachtree St., N.E., Atlanta 1, Georgia.
*Nov. 18, 1925	BITTEL, W. HAROLD, Chief Actuary, Department of Banking and Insurance, Trenton 7, New Jersey.
Nov. 17, 1920	BLACK, NELLAS C., Manager, Statistical Department, Maryland Casualty Co., Baltimore 3, Md.
*Nov. 15, 1940	BLACKHALL, JOHN M., California-Western States Life Insurance Company, 10th & J Sts., Sacramento, Calif.
*Nov. 22, 1934	BOMSE, EDWARD L., Supt. New York Met. Special Risks, Royal Indemnity Co., 150 William Street, New York 8, N. Y.
*Nov. 23, 1928	BOWER, P. S., Assistant General Manager and Treasurer, The Great-West Life Assurance Company, Winnipeg, Manitoba, Canada.
*Nov. 15, 1918	BRUNQUELL, HELMUTH G., (Retired), 1013 East Circle Drive, Milwaukee 2, Wis.
*Oct. 22, 1915	BUFFLER, LOUIS, Director, Underwriting Department, State Insurance Fund, 625 Madison Avenue, New York 22, N. Y.
*Nov. 20, 1924	BUGBEE, J. M., Manager, Automobile Department, Maryland Casualty Co., Box 1228, Baltimore 3, Md.
Mar. 31, 1920	BURT, MARGARET A., Office of George B. Buck, Consulting Actuary, 150 Nassau Street, New York 7, N. Y.
Nov. 17, 1922	CAVANAUGH, L. D., President, Federal Life Insurance Co., 168 N. Michigan Avenue, Chicago 1, Ill.

ASSOCIATES

Admitted	
*Nov. 18, 1927	CHEN, S. T., Actuary, China United Assurance Society, 104 Bubbling Well Road, Shanghai, China.
*Nov. 24, 1933	CRAWFORD, W. H., Secretary, Fireman's Insurance Co. of Newark, N. J. & Affiliated Fire & Casualty Co.'s Pacific Dept., 220 Bush Street, San Francisco 6, Cal.
*Nov. 18, 1932	CRIMMINS, JOSEPH B., Assistant Actuary, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
*Nov. 18, 1925	DAVIS, MALVIN E., Actuary, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
*Nov. 24, 1933	DAVIS, REGINALD S., Assistant Commissioner, Division of Real Estate, State of California, 1020 N Street, Sacramento, Calif.
*Nov. 14, 1941	DOWLING, WILLIAM F., Asst. Treasurer, Lumber Mutual Casualty Co., 260 Fourth Avenue, New York 10, N. Y.
June 5, 1925	EGER, FRANK A., Secretary-Comptroller, Indemnity Insurance Co. of North America, 1600 Arch Street, Philadelphia 1, Pa.
*Nov. 16, 1923	FITZ, L. LEROY, Group Department, John Hancock Mutual Life Insurance Company, Boston 17, Mass.
*Nov. 16, 1923	FLEMING, FRANK A., General Manager, Mutual Casualty Insurance Rating Bureau, 60 East 42nd Street, New York 17, N. Y.
*Nov. 13, 1936	FRUECHTEMEYER, FRED J., Assistant to Comptroller, The Andrew Jergens Company, 2535 Spring Grove Ave., Cincinnati 14, Ohio.
*Nov. 19, 1929	FURNIVALL, MAURICE L., Assistant Actuary, Accident Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 14, 1947	GEORGE, HAROLD J., Assistant Actuary, National Life Insurance Co., 131 State St., Montpelier, Vt.
*Nov. 18, 1932	GETMAN, RICHARD A., The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 17, 1922	GIBSON, JOSEPH P., JR., Manager, Casualty Department, American Foreign Insurance Association, 80 Maiden Lane, New York 7, N. Y.
*Nov. 16, 1923	GILDEA, JAMES F., The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 14, 1947	GINGERY, STANLEY W., Assistant Actuary, The Prudential Insurance Co., Newark, N. J.
*Nov. 18, 1927	GREEN, WALTER C., Consulting Actuary, Continental Bank Building, Salt Lake City, Utah.
*Nov. 15, 1940	GROSSMAN, ELI A., Mathematician, United States Life Insurance Co., 84 William St., New York 7, N. Y.
*Nov. 15, 1935	GUERTIN, ALFRED N., Actuary, American Life Convention, 230 N. Michigan Ave., Chicago 1, Ill.
*Nov. 16, 1939	HAGEN, OLAF E., Metropolitan Life Insurance Company, 1 Madison Avenue, New York 10, N. Y.

ASSOCIATES

Admitted	
*Nov. 18, 1921	HAGGARD, ROBERT E., Supervisor, Permanent Disability Rating Bureau, Industrial Accident Commission, 965 Mission Street, San Francisco 3, Calif.
*Nov. 17, 1922	HALL, HARTWELL L., Associate Actuary, Connecticut Insurance Department, 165 Capitol Ave., Hartford 2, Conn.
*Nov. 13, 1936	HAM, HUGH P., Assistant General Manager, The British American Assurance Company, 22 Wellington St. East, Toronto 1, Canada.
Mar. 24, 1932	HARRIS, SCOTT, Executive Vice-President, Joseph Froggatt & Co., Inc., 74 Trinity Place, New York 6, N. Y.
*Mar. 25, 1924	HART, WARD VAN B., Associate Actuary, Connecticut General Life Insurance Co., 55 Elm St., Hartford 15, Conn.
*Nov. 18, 1949	HARWAYNE, FRANK, National Bureau of Casualty Underwriters, 60 John St., New York 7, N. Y.
Nov. 21, 1919	HAYDON, GEORGE F., General Manager, Wisconsin Compensation Rating & Inspection Bureau, 715 N. Van Buren St., Milwaukee 2, Wis.
*Nov. 18, 1949	HAZAM, WILLIAM J., American Mutual Liability Insurance Co., 142 Berkeley St., Boston 16, Mass.
*Nov. 19, 1948	HEWITT, CHARLES C., JR., New Jersey Manufacturers Casualty Insurance Co., 363 W. State St., Trenton, N. J.
Nov. 17, 1927	HIPP, GRADY H., Executive Vice-President, Liberty Life Insurance Co., Greenville, S. C.
*Nov. 16, 1945	HOLZINGER, ERNEST, Actuary, Pension Planning Company, 30 Broad St., New York 4, N. Y.
*Nov. 18, 1949	HOPE, FRANCIS J., Rating and Research Department, Hartford Accident and Indemnity Co., 690 Asylum Avenue, Hartford 15, Conn.
Nov. 19, 1929	JACOBS, CARL N., President, Hardware Mutual Casualty Co., 200 Strongs Ave., Stevens Point, Wis.
*Nov. 18, 1921	JENSEN, EDWARD S., Assistant Secretary, Group Department, Occidental Life Insurance Co. of California, 1151 So. Broadway, Los Angeles 55, Calif.
Nov. 21, 1930	JONES, H. LLOYD, Executive Vice-President and Deputy General Attorney, Phoenix-London Group, 55 Fifth Avenue, New York 3, N. Y.
*Nov. 21, 1919	JONES, LORING D., (Retired), 64 Raymond Ave., Rockville Centre, Long Island, N. Y.
*Nov. 15, 1940	KELLY, ROBERT G., Mathematician, Allied Physics Laboratory, Johns Hopkins University, 8621 Georgia Ave., Silver Spring, Md.
*Nov. 17, 1922	KIRK, CARL L., Deputy Manager, Zurich General Accident & Liability Insurance Co., 135 South LaSalle Street, Chicago 3, Ill.
*Nov. 15, 1935	KITZROW, E. W., Vice-President, Underwriting and Auditing, Hardware Mutual Casualty Co., 200 Strongs Ave., Stevens Point, Wis.

ASSOCIATES

Admitted		
*Nov. 18, 1949	LESLIE, WILLIAM, JR., Superintendent, Special Risks Department, Eagle-Globe-Royal Indemnity Companies, 150 William St., New York 8, N. Y.	
*Nov. 19, 1948	LIVINGSTON, GILBERT, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.	
*Nov. 14, 1947	LUFKIN, ROBERT W., Statistician, Liberty Mutual Insurance Co., 175 Berkeley Street, Boston 17, Mass.	
*Nov. 13, 1931	MACKEEN, HAROLD E., Casualty Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.	
Mar. 24, 1932	MAGRATH, JOSEPH J., Administrative Assistant, Chubb & Son, 90 John Street, New York 7, N. Y.	
*Nov. 18, 1925	MALMUTH, JACOB, Examiner, New York State Insurance Department, 61 Broadway, New York 6, N. Y.	
Mar. 24, 1927	MARSH, CHARLES V. R., (Retired), 617 E. Surf Road, Ocean City, N. J.	
*Nov. 13, 1936	MAYER, WILLIAM H., JR., Group Contact Referee, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.	
*Nov. 17, 1922	MCIVER, R. A., Actuary, Washington National Insurance Co., 610 Church Street, Evanston, Ill.	
*Nov. 13, 1931	MILLER, HENRY C., Comptroller-Actuary, California State Compensation Insurance Fund, 450 McAllister Street, San Francisco 2, Calif.	
*Nov. 19, 1926	MILNE, JOHN L., Actuary, Philadelphia Life Insurance Company, 111 North Broad Street, Philadelphia 7, Pa.	
Nov. 17, 1922	MONTGOMERY, JOHN C., Secretary and Treasurer, Bankers Indemnity Insurance Co., 15 Washington Street, Newark 2, N. J.	
May 25, 1923	MOORE, JOSEPH P., Mutual Life and Citizens Assurance Co., Ltd., P.O. Box 1770, Place D'Arms, Montreal, Canada.	
*Nov. 14, 1947	MUNTERICH, GEORGE C., Lumber Mutual Casualty Insurance Company of New York, 260 Fourth Ave., New York 10, N. Y.	
*Nov. 18, 1937	MYERS, ROBERT J., Chief Actuary, Social Security Administration, Washington 25, D. C.	
*Nov. 15, 1935	NELSON, S. TYLER, Casualty Actuary, Department of Insurance, State Capitol Building, Springfield, Ill.	
*Oct. 27, 1916	NEWELL, WILLIAM, (Retired), 1225 Park Avenue, New York 28, N. Y.	
*Nov. 18, 1925	NICHOLSON, EARL, Actuary, Joseph Froggatt & Co., Inc., 74 Trinity Place, New York 6, N. Y.	
May 23, 1919	OTTO, WALTER E., President, Michigan Mutual Liability Co., Associated General Fire Co., 163 Madison Avenue, Detroit 26, Mich.	
*Nov. 19, 1926	OVERHOLSER, DONALD M., Office of George B. Buck, Consulting Actuary, 150 Nassau Street, New York 7, N. Y.	
Nov. 20, 1924	PENNOCK, RICHARD M., Actuary, Pennsylvania Manufacturers' Association Casualty Insurance Co., Finance Building, Philadelphia 2, Pa.	

ASSOCIATES

Admitted	
*Nov. 14, 1947	PERRY, ROBERT C., Vice-President and Actuary, State Farm Life Insurance Company, Bloomington, Ill.
Nov. 19, 1929	PHILLIPS, JOHN H., Vice-President and Actuary, Employers' Mutual Liability Insurance Co., 407 Grant St., Wausau, Wis.
*Nov. 17, 1920	PIKE, MORRIS, Associate Actuary, John Hancock Mutual Life Insurance Co., Boston 17, Mass.
*Nov. 23, 1928	PIPER, K. B., Vice-President, Provident Life and Accident Insurance Co., 721 Broad St., Chattanooga 2, Tenn.
*Nov. 17, 1922	POORMAN, WILLIAM F., President, Central Life Assurance Society (Mutual), Fifth and Grand Avenues, Des Moines 6, Iowa.
*Nov. 13, 1936	POTOFSKY, SYLVIA, Senior Actuary, The State Insurance Fund, 625 Madison Avenue, New York 22, N. Y.
*Nov. 15, 1918	RAYWID, JOSEPH, President, Joseph Raywid & Co., Inc., 92 William Street, New York 7, N. Y.
Nov. 19, 1932	RICHARDSON, HARRY F., Secretary-Treasurer, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 18, 1932	ROBERTS, JAMES A., Life Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 18, 1927	SARASON, HARRY M., Statistician, Occidental Life Insurance Company of California, Box 2101, Terminal Annex, Los Angeles 54, Calif.
Nov. 16, 1923	SAWYER, ARTHUR, Royal Indemnity Co., 150 William Street, New York 8, N. Y.
*Nov. 14, 1947	SCAMMON, LAWRENCE W., Actuary, Massachusetts Automobile Rating and Accident Prevention Bureau, Massachusetts Workmen's Compensation Rating and Inspection Bureau, 89 Broad Street, Boston 10, Mass.
*Nov. 14, 1947	SCHWARTZ, MAX J., Examiner, New York State Insurance Department, Albany 1, N. Y.
*Nov. 20, 1930	SEVILLA, EXEQUIEL S., Manager and Actuary, National Life Insurance Co. of the Philippines, Regina Building, P.O. Box 2056, Manila, Philippines.
*Nov. 20, 1924	SHEPPARD, NORRIS E., Professor of Mathematics, University of Toronto, Toronto 5, Canada.
Nov. 15, 1918	SIBLEY, JOHN L., (Retired), 225 Amesburg Road, Haverhill, Mass. c/o Eielson.
*Nov. 18, 1921	SMITH, ARTHUR G., Assistant General Manager, Compensation Insurance Rating Board, Pershing Square Bldg., 125 Park Avenue, New York 17, N. Y.
*Nov. 19, 1926	SOMERVILLE, WILLIAM F., Secretary, St. Paul Mercury Indemnity Co., St. Paul 2, Minn.
*Nov. 18, 1925	SOMMER, ARMAND, Supt. of Agencies, Continental Casualty Co., 910 So. Michigan Avenue, Chicago 5, Ill.
*Nov. 15, 1918	SPENCER, HAROLD S., Statistician, Aetna Casualty and Surety Co., 151 Farmington Ave., Hartford 15, Conn.

ASSOCIATES

Admitted	
Nov. 20, 1924	STELLWAGEN, H. P., Executive Vice-President, Indemnity Insurance Company of North America, 1600 Arch Street, Philadelphia 1, Pa.
*Nov. 16, 1923	STOKE, KENDRICK, Actuary, Michigan Mutual Liability Company, 163 Madison Avenue, Detroit 26, Mich.
*Nov. 21, 1930	SULLIVAN, WALTER F., Assistant Actuary, State Compensation Insurance Fund, 450 McAllister Street, San Francisco 1, Calif.
*Nov. 21, 1919	TRENCH, FREDERICK H., Manager, Underwriting Department, Utica Mutual Insurance Co., 185 Genesee Street, Utica 1, N. Y.
*Nov. 20, 1924	UHL, M. ELIZABETH, National Bureau of Casualty Underwriters, 60 John Street, New York 7, N. Y.
*Nov. 14, 1947	VERGANO, ELIA, Assistant Actuary, Compensation Insurance Rating Board, 125 Park Avenue, New York 17, N. Y.
May 23, 1919	WARREN, CHARLES S., Secretary, Massachusetts Automobile Rating and Accident Prevention Bureau, 89 Broad Street, Boston 10, Mass.
*Nov. 18, 1932	WEINSTEIN, MAX S., Actuary, New York State Employees' Retirement System, 256 Washington Ave., Albany 1, N. Y.
*Nov. 18, 1925	WELLMAN, ALEXANDER C., Vice-President, Protective Life Insurance Co., Birmingham, Ala.
*Nov. 21, 1930	WELLS, WALTER I., Assistant Actuary, State Mutual Life Assurance Co., 340 Main St., Worcester 8, Mass.
Mar. 21, 1929	WHEELER, CHARLES A., Chief Examiner of Casualty Companies, New York State Insurance Department, 61 Broadway, New York 6, N. Y.
*Nov. 18, 1927	WHITBREAD, F. G., Vice-President, Reliance Life Insurance Company, Room 412, Farmers Bank Building, Pittsburgh 22, Pa.
*Nov. 19, 1948	WHITE, AUBREY, Assistant Actuary, Paul Revere Life Insurance Co., 18 Chestnut St., Worcester, Mass.
*Nov. 16, 1939	WITTLAKE, J. CLARKE, Assistant to President, Business Men's Assurance Company, B.M.A. Building, Kansas City 10, Mo.
*Oct. 22, 1915	WOOD, DONALD M., Partner, Childs & Wood, 175 W. Jackson Blvd., Chicago 4, Ill.
*Nov. 18, 1937	WOOD, DONALD M., JR., Childs & Wood, 175 West Jackson Blvd., Chicago 4, Ill.
*Nov. 18, 1927	WOOD, MILTON J., Associate Actuary, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Oct. 22, 1915	WOODMAN, CHARLES E., (Retired), The Brunswick, Waterville, N. Y.
*Nov. 22, 1934	WOODWARD, BARBARA H., Associate Lawyer, Hughes, Hubbard & Ewing, 1 Wall Street, New York 5, N. Y.
*Nov. 18, 1925	WOOLERY, JAMES MYRON, Vice-President and Actuary, Occidental Life Insurance Company, Raleigh, North Carolina.

A S S O C I A T E S
SCHEDULE OF MEMBERSHIP, NOVEMBER 18, 1949

	Fellows	Associates	Total
Membership, November 19, 1948.....	153	124	277
Additions:			
By election.....	—	—	—
By reinstatement.....	—	—	—
By examination.....	4	4	8
	157	128	285
Deductions:			
By death.....	5	2	7
By withdrawal.....	1	4	5
By transfer from Associate to Fellow	—	3	3
Membership, November 18, 1949.....	151	119	270

OFFICERS OF THE SOCIETY

Since Date of Organization

<i>Elected</i>	<i>President</i>	<i>Vice-Presidents</i>	
1914-1915	*Isaac M. Rubinow	*Albert H. Mowbray	*Benedict D. Flynn
1916-1917	*James D. Craig	*Joseph H. Woodward	*Harwood E. Ryan
1918	*Joseph H. Woodward	*Benedict D. Flynn	George D. Moore
1919	*Benedict D. Flynn	George D. Moore	William Leslie
1920	*Albert H. Mowbray	William Leslie	*Leon S. Senior
1921	*Albert H. Mowbray	*Leon S. Senior	*Howard E. Ryan
1922	*Harwood E. Ryan	Gustav F. Michelbacher	Edmund E. Cammack
1923	William Leslie	Gustav F. Michelbacher	Edmund E. Cammack
1924-1925	Gustav F. Michelbacher	*Sanford B. Perkins	Ralph H. Blanchard
1926-1927	*Sanford B. Perkins	George D. Moore	Thomas F. Tarbell
1928-1929	George D. Moore	Sydney D. Pinney	Paul Dorweiler
1930-1931	Thomas F. Tarbell	*Roy A. Wheeler	Winfield W. Greene
1932-1933	Paul Dorweiler	William F. Roeber	*Leon S. Senior
1934-1935	Winfield W. Greene	Ralph H. Blanchard	Charles J. Haugh
1936-1937	*Leon S. Senior	Sydney D. Pinney	Francis S. Perryman
1938-1939	Francis S. Perryman	Harmon T. Barber	William J. Constable
1940	Sydney D. Pinney	Harold J. Ginsburgh	James M. Cahill
1941	Ralph H. Blanchard	Harold J. Ginsburgh	James M. Cahill
1942	Ralph H. Blanchard	Albert Z. Skelding	Charles J. Haugh
1943-1944	Harold J. Ginsburgh	Albert Z. Skelding	Charles J. Haugh
1945-1946	Charles J. Haugh	James M. Cahill	Harry V. Williams
1947-1948	James M. Cahill	Harmon T. Barber	Russell P. Goddard
1949	Harmon T. Barber	Thomas O. Carlson	Norton E. Masterson

Secretary-Treasurer

1914-1917....*C. E. Scattergood

1918-1949.....R. Fondiller

Editor†

1914.....	W. W. Greene
1915-1917.....	R. Fondiller
1918.....	W. W. Greene
1919-1921....	G. F. Michelbacher
1922-1923.....	O. E. Outwater
1924-1932.....	R. J. McManus
1933-1943.....	*C. W. Hobbs
1944-1949.....	E. C. Maycrink

Librarian†

1914.....	W. W. Greene
1915.....	R. Fondiller
1916-1921.....	L. I. Dublin
1922-1924.....	E. R. Hardy
1925-1937.....	W. Breiby
1937-1947.....	T. O. Carlson
1948-1949.....	S. M. Ross
<i>Chairman — Examination Comm.</i>	
1949.....	Roger A. Johnson

*Deceased.

†The offices of Editor and Librarian were not separated until 1916.

FELLOWS WHO HAVE DIED

The (†) denotes charter members at date of organization, November 7, 1914.

Admitted		Died
	† Roland Benjamin	July 2, 1949
May 24, 1921	Edward J. Bond	Nov. 12, 1941
May 19, 1915	Thomas Bradshaw	Nov. 10, 1939
June 5, 1925	William Brosmith	Aug. 22, 1937
	† William A. Budlong	June 4, 1934
Nov. 18, 1932	Charles H. Burhans	June 15, 1942
Feb. 19, 1915	F. Highlands Burns	Mar. 30, 1935
	† Raymond V. Carpenter	Mar. 11, 1947
Feb. 19, 1915	Gorden Case	Feb. 4, 1920
	† Charles T. Conway	July 23, 1921
	† Walter G. Cowles	May 30, 1942
	† James D. Craig	May 27, 1940
	† James McIntosh Craig	Jan. 20, 1922
May 26, 1916	Frederick S. Crum	Sept. 2, 1921
	† Alfred Burnett Dawson	June 21, 1931
	† Miles Menander Dawson	Mar. 27, 1942
	† Elmer H. Dearth	Mar. 26, 1947
May 19, 1915	Samuel Deutschberger	Jan. 18, 1929
	† Ezekiel Hinton Downey	July 9, 1922
May 19, 1915	Earl O. Dunlap	July 5, 1944
	† David Parks Fackler	Oct. 30, 1924
Feb. 19, 1915	Claude W. Fellows	July 15, 1938
	† Benedict D. Flynn	Aug. 22, 1944
	† Charles S. Forbes	Oct. 2, 1943
May 26, 1916	Lee K. Frankel	July 25, 1931
Feb. 25, 1916	Joseph Froggatt	Sept. 28, 1940
	† Harry Furze	Dec. 26, 1945
Feb. 19, 1915	Fred S. Garrison	Nov. 14, 1949
	† Theodore E. Gaty	Aug. 22, 1925
May 19, 1915	James W. Glover	July 15, 1941
Oct. 22, 1915	George Graham	Apr. 15, 1937
Oct. 22, 1915	Thompson B. Graham	July 24, 1946
May 25, 1923	William A. Granville	Feb. 4, 1943
	† William H. Gould	Oct. 28, 1936
	† Robert Cowen Lees Hamilton	Nov. 15, 1941
Nov. 21, 1919	Robert Henderson	Feb. 16, 1942
	† Robert J. Hillas	May 17, 1940
Nov. 15, 1918	Frank Webster Hinsdale	Mar. 18, 1932
May 23, 1924	Clarence W. Hobbs	July 21, 1944
Nov. 19, 1926	Chares E. Hodges	Jan. 22, 1937
	† Frederick L. Hoffman	Feb. 23, 1946
Nov. 21, 1919	Carl Hookstadt	Mar. 10, 1924
	† Charles Hughes	Aug. 27, 1948
Nov. 19, 1929	Robert S. Hull	Nov. 30, 1947
	† Burritt A. Hunt	Sept. 3, 1943
Nov. 28, 1921	William Anderson Hutcheson	Nov. 19, 1942
May 19, 1915	William C. Johnson	Oct. 7, 1943
Nov. 23, 1928	F. Robertson Jones	Dec. 26, 1941
Nov. 18, 1921	Thomas P. Kearney	Feb. 11, 1928

FELLOWS WHO HAVE DIED—*Continued*

<i>Admitted</i>		<i>Died</i>
Nov. 19, 1926	Gregory Cook Kelly	Sept. 11, 1948
Oct. 22, 1915	Virgil Morrison Kime	Oct. 15, 1918
†	Edwin W. Kopf	Aug. 3, 1933
Feb. 17, 1915	John M. Laird	June 20, 1942
Feb. 19, 1915	Abb Landis	Dec. 9, 1937
Nov. 17, 1922	Arnette Roy Lawrence	Dec. 1, 1942
Nov. 18, 1921	James Fulton Little	Aug. 11, 1938
Nov. 23, 1928	Edward C. Lunt	Jan. 13, 1941
Feb. 19, 1915	Harry Lubin	Dec. 20, 1920
Nov. 16, 1923	D. Ralph McClurg	Apr. 27, 1947
May 23, 1919	Alfred McDougald	July 28, 1944
Feb. 15, 1915	Franklin B. Mead	Nov. 29, 1933
Apr. 20, 1917	Marcus Meltzer	Mar. 27, 1931
†	David W. Miller	Jan. 18, 1936
†	James F. Mitchell	Feb. 9, 1941
†	Henry Moir	June 8, 1937
Nov. 19, 1926	William L. Mooney	Oct. 21, 1948
Feb. 19, 1915	William J. Montgomery	Aug. 20, 1915
May 19, 1915	Edward Bontecou Morris	Dec. 19, 1929
†	Albert H. Mowbray	Jan. 7, 1949
†	Lewis A. Nicholas	Apr. 21, 1940
†	Stanley L. Otis	Oct. 12, 1937
Nov. 13, 1926	Bertrand A. Page	July 30, 1941
Nov. 18, 1921	Sanford B. Perkins	Sept. 16, 1945
Nov. 15, 1918	William Thomas Perry	Oct. 25, 1940
†	Edward B. Phelps	July 24, 1915
†	Charles Grant Reiter	July 30, 1937
†	Charles H. Remington	Mar. 21, 1938
†	Isaac M. Rubinow	Sept. 1, 1936
†	Harwood Eldridge Ryan	Nov. 2, 1930
†	Arthur F. Saxton	Feb. 26, 1927
†	Emil Scheitlin	May 2, 1946
†	Leon S. Senior	Feb. 3, 1940
Apr. 20, 1917	Charles Gordon Smith	June 22, 1938
Feb. 19, 1915	John T. Stone	May 9, 1920
Feb. 25, 1916	Wendell Menville Strong	Mar. 30, 1942
Oct. 22, 1915	William R. Strong	Jan. 10, 1946
†	Robert J. Sullivan	July 19, 1934
Nov. 22, 1934	Walter H. Thompson	May 25, 1935
Nov. 18, 1921	Guido Toja	Feb. 28, 1933
Nov. 18, 1925	Lloyd A. H. Warren	Sept. 30, 1949
May 23, 1919	Archibald A. Welch	May 8, 1945
Nov. 19, 1926	Roy A. Wheeler	Aug. 26, 1932
†	Albert W. Whitney	July 27, 1943
†	Lee J. Wolfe	Apr. 28, 1949
†	S. Herbert Wolfe	Dec. 31, 1927
†	Joseph H. Woodward	May 15, 1928
†	William Young	Oct. 23, 1927

ASSOCIATES WHO HAVE DIED

<i>Admitted</i>		<i>Died</i>
Oct. 22, 1915	Don A. Baxter	Feb. 10, 1920
May 25, 1923	Harilaus E. Economidy	Apr. 13, 1948
Nov. 20, 1924	John Froberg	Oct. 11, 1949
Nov. 22, 1934	John J. Gately	Nov. 3, 1943
Nov. 19, 1929	Harold R. Gordon	July 8, 1948
Nov. 20, 1924	Leslie LeVant Hall	Mar. 8, 1931
Oct. 31, 1917	Edward T. Jackson	May 8, 1939
Nov. 21, 1919	Rolland V. Mothersill	July 25, 1949
Nov. 19, 1929	Fritz Muller	Apr. 27, 1945
Nov. 23, 1928	Karl Newhall	Oct. 24, 1944
Nov. 18, 1927	Alexander A. Speers	June 25, 1941
Mar. 23, 1921	Arthur E. Thompson	Jan. 17, 1944
Nov. 21, 1919	Walter G. Voogt	May 8, 1945
Nov. 18, 1925	James H. Washburn	Aug. 19, 1946
Nov. 17, 1920	James J. Watson	Feb. 23, 1937
Nov. 18, 1921	Eugene R. Welch	Jan. 17, 1945
Nov. 15, 1918	Albert Edward Wilkinson	June 11, 1930

CONSTITUTION

(AS AMENDED NOVEMBER 18, 1949)

ARTICLE I.—*Name.*

This organization shall be called the CASUALTY ACTUARIAL SOCIETY.

ARTICLE II.—*Object.*

The object of the Society shall be the promotion of actuarial and statistical science as applied to the problems of casualty and social insurance by means of personal intercourse, the presentation and discussion of appropriate papers, the collection of a library and such other means as may be found desirable.

The Society shall take no partisan attitude, by resolution or otherwise, upon any question relating to casualty or social insurance.

ARTICLE III.—*Membership.*

The membership of the Society shall be composed of two classes, Fellows and Associates. Fellows only shall be eligible to office or have the right to vote.

The Fellows of the Society shall be the present Fellows and those who may be duly admitted to Fellowship as hereinafter provided. The Associates shall be the present Associates and those who may be duly admitted to Associateship as hereinafter provided.

Any person may, upon nomination to the Council by two Fellows of the Society and approval by the Council of such nomination with not more than one negative vote, become enrolled as an Associate of the Society, provided that he shall pass such examination as the Council may prescribe. Such examination may be waived in the case of a candidate who for a period of not less than two years has been in responsible charge of the Statistical or Actuarial Department of a casualty insurance organization or has had such other practical experience in casualty or social insurance as, in the opinion of the Council renders him qualified for Associateship.

Any person who shall have qualified for Associateship may become a Fellow on passing such final examination as the Council may prescribe. Otherwise, no one shall be admitted as a Fellow unless recommended by a duly called meeting of the Council with not more than three negative votes, followed by a three-fourths ballot of the Fellows present and voting at a meeting of the Society.

The General Chairman of the Examination Committee, shall, under the general supervision of the Council, have charge of the examination system and of the examinations held by the Society for the admission to the grades of Associate and of Fellow.

ARTICLE IV.—*Officers and Council.*

The officers of the Society shall be a President, two Vice-Presidents, a Secretary-Treasurer, an Editor, a Librarian, and a General Chairman of the Examination Committee. The Council shall be composed of the active officers, nine other Fellows and, during the four years following

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the expiration of their terms of office, the ex-Presidents and ex-Vice-Presidents. The Council shall fill vacancies occasioned by death or resignation of any officer or other member of the Council, such appointees to serve until the next annual meeting of the Society.

ARTICLE V.—*Election of Officers and Council.*

The President, Vice-Presidents, and the Secretary-Treasurer shall be elected by a majority ballot at the annual meeting for the term of one year and three members of the Council shall, in a similar manner, be annually elected to serve for three years. The President and Vice-Presidents shall not be eligible for the same office for more than two consecutive years nor shall any retiring member of the Council be eligible for re-election at the same meeting.

The Editor, the Librarian and the General Chairman of the Examination Committee shall be elected annually by the Council at the Council meeting preceding the annual meeting of the Society. They shall be subject to confirmation by majority ballot of the Society at the annual meeting.

The terms of the officers shall begin at the close of the meeting at which they are elected except that the retiring Editor shall retain the powers and duties of office so long as may be necessary to complete the then current issue of *Proceedings*.

ARTICLE VI.—*Duties of Officers and Council.*

The duties of the officers shall be such as usually appertain to their respective offices or may be specified in the by-laws. The duties of the Council shall be to pass upon candidates for membership, to decide upon papers offered for reading at the meetings, to supervise the examination of candidates and prescribe fees therefor, to call meetings, and in general, through the appointment of committees and otherwise, to manage the affairs of the Society.

ARTICLE VII.—*Meetings.*

There shall be an annual meeting of the Society on such date in the month of November as may be fixed by the Council in each year, but other meetings may be called by the Council from time to time and shall be called by the President at any time upon the written request of ten Fellows. At least two weeks notice of all meetings shall be given by the Secretary.

ARTICLE VIII.—*Quorum.*

Seven members of the Council shall constitute a quorum. Twenty Fellows of the Society shall constitute a quorum.

ARTICLE IX.—*Expulsion or Suspension of Members.*

Except for non-payment of dues no member of the Society shall be expelled or suspended save upon action by the Council with not more than three negative votes followed by a three-fourths ballot of the Fellows present and voting at a meeting of the Society.

ARTICLE X.—Amendments.

This constitution may be amended by an affirmative vote of two-thirds of the Fellows present at any meeting held at least one month after notice of such proposed amendment shall have been sent to each Fellow by the Secretary.

BY-LAWS

(AS AMENDED NOVEMBER 18, 1949)

ARTICLE I.—Order of Business.

At a meeting of the Society the following order of business shall be observed unless the Society votes otherwise for the time being:

1. Calling of the roll.
2. Address or remarks by the President.
3. Minutes of the last meeting.
4. Report by the Council on business transacted by it since the last meeting of the Society.
5. New Membership.
6. Reports of officers and committees.
7. Election of officers and Council (at annual meetings only).
8. Unfinished business.
9. New business.
10. Reading of papers.
11. Discussion of papers.

ARTICLE II.—Council Meetings.

Meetings of the Council shall be called whenever the President or three members of the Council so request, but not without sending notice to each member of the Council seven or more days before the time appointed. Such notice shall state the objects intended to be brought before the meeting, and should other matter be passed upon, any member of the Council shall have the right to re-open the question at the next meeting.

ARTICLE III.—Duties of Officers.

The President, or, in his absence, one of the Vice-Presidents, shall preside at meetings of the Society and of the Council. At the Society meetings the presiding officer shall vote only in case of a tie, but at the Council meetings he may vote in all cases.

The Secretary-Treasurer shall keep a full and accurate record of the proceedings at the meetings of the Society and of the Council, send out calls for the said meetings, and, with the approval of the President and Council, carry on the correspondence of the Society. Subject to the direction of the Council, he shall have immediate charge of the office and archives of the Society.

BY-LAWS

The Secretary-Treasurer shall also send out calls for annual dues and acknowledge receipt of same; pay all bills approved by the President for expenditures authorized by the Council of the Society; keep a detailed account of all receipts and expenditures, and present an abstract of the same at the annual meetings, after it has been audited by a committee of the Council.

The Editor shall, under the general supervision of the Council, have charge of all matters connected with editing and printing the Society's publications. The *Proceedings* shall contain only the proceedings of the meetings, original papers or reviews written by members, discussions on said papers and other matter expressly authorized by the Council.

The Librarian shall, under the general supervision of the Council, have charge of the books, pamphlets, manuscripts and other literary or scientific material collected by the Society.

The General Chairman of the Examination Committee, shall, under the general supervision of the Council, have charge of the examination system and of the examinations held by the Society for the admission to the grades of Associate and of Fellow.

ARTICLE IV.—*Dues.*

The Council shall fix the annual dues for Fellows and for Associates. The payment of dues will be waived in the case of Fellows or Associates who have attained the age of seventy years or who, having been members for a period of at least twenty years, shall have attained the age of sixty-five years. Fellows and Associates who have become totally disabled while members may upon approval of the Council be exempted from the payment of dues during the period of disability.

It shall be the duty of the Secretary-Treasurer to notify by mail any Fellow or Associate whose dues may be six months in arrears, and to accompany such notice by a copy of this article. If such Fellow or Associate shall fail to pay his dues within three months from the date of mailing such notice, his name shall be stricken from the rolls, and he shall thereupon cease to be a Fellow or Associate of the Society. He may, however, be reinstated by vote of the Council, and upon payment of arrears of dues.

ARTICLE V.—*Designation by Initials.*

— Fellows of the Society are authorized to append to their names the initials F.C.A.S.; and Associates are authorized to append to their names the initials A.C.A.S.

ARTICLE VI.—*Amendments.*

These by-laws may be amended by an affirmative vote of two-thirds of the Fellows present at any meeting held at least one month after notice of the proposed amendment shall have been sent to each Fellow by the Secretary.

SYLLABUS OF EXAMINATIONS

(Effective 1948 and Thereafter)

ASSOCIATESHIP

<i>Part</i>	<i>Section</i>	<i>Subject</i>
I	1	Descriptive and Analytical Statistics.
	2	Compound Interest and Annuities Certain.
II	3	Differential and Integral Calculus.
	4	Calculus of Finite Differences.
III	5	Probabilities.
	6	Life Contingencies, Life Annuities and Life Assurances.
IV	7	Policy Forms and Underwriting Practice in Casualty Insurance.
	8	Casualty Insurance Rate Making Methods.

FELLOWSHIP

I	9	Insurance Economics.
	10	Insurance Law and Regulation.
II	11	Individual Risk Rating.
	12	Social Insurance.
III	13	Determination of Premium, Loss and Expense Reserves.
	14	Advanced Problems in Casualty Insurance Statistics.
IV	15	Advanced Problems in Casualty Insurance Accounting.
	16	Advanced Problems in the Underwriting and Administration of Casualty Insurance.

RULES REGARDING EXAMINATIONS FOR ADMISSION TO THE CASUALTY ACTUARIAL SOCIETY

1. **Dates of Examination.**

Examinations will be held on the second Tuesday and following Wednesday during the month of May in each year in such cities as will be convenient for three or more candidates.

2. **Filing of Application.**

Application for admission to examination should be made on the Society's blank form, which may be obtained from the Secretary-Treasurer. No applications will be considered unless received before the fifteenth day of February preceding the dates of examination. Applications should definitely state for what parts the candidate will appear.

3. **Fees.**

The examination fee is \$3.00 for each part or portion thereof taken, subject to a minimum of \$5.00 for each year in which the candidate presents himself; thus for one part, \$5.00, for two parts, \$6.00, etc. Examination fees are payable to the order of the Society and must be received by the Secretary-Treasurer before the fifteenth day of February preceding the dates of examination.

4. **Associateship and Fellowship Examinations.**

(a) The examination for Associateship consists of four parts and that for Fellowship consists of four parts. A candidate may take any one or more of the four parts of the Associateship Examination. A candidate may present himself for part of the Fellowship Examination either (a) if he has previously passed the Associateship Examination and all preceding parts of the Fellowship Examination, or (b) if he concurrently presents himself for and submits papers for all unpassed parts of the Associateship Examination and all preceding unpassed parts of the Fellowship Examination. Subject to the foregoing requirements, the candidate will be given credit for any part or parts of either examination which he may pass.

(b) A candidate who has passed the Associateship Examination Parts I-IV prior to 1941, but who has not been enrolled as an Associate because of lack of the experience qualifications required by the examination rules effective prior to 1941, will be enrolled as an Associate upon passing the current Associateship Examination Part IV.

(c) An Associate who has passed no part of the Fellowship Examination under the Syllabus effective prior to 1941 is required, in order to qualify for admission as a Fellow, to pass the current Associateship Examination Part IV and Fellowship Examination Parts I-IV.

(d) A candidate who has passed one or more parts of the Associateship or Fellowship Examinations under the Syllabus effective prior to 1948 will receive credit for the corresponding

parts of the new Syllabus in accordance with the following table:

<i>Parts Passed Under Old Syllabus (Effective Prior to 1948)</i>		<i>Parts Credited Under New Syllabus (Effective in 1948)</i>	
Associateship, Part I		Associateship, Part I - Section 2	
“ “ II		“ “ II	
“ “ III		“ “ I - Section 1	
“ “ IV		“ “ III	
“ “ V		“ “ IV	
Fellowship, Part I		Fellowship, Part I	
“ “ II		“ Parts III & IV - Section 15	
“ “ III		“ Parts II & IV - Section 16	

Partial examinations will be given to those students requiring same in accordance with the foregoing credits.

5. Alternative to Passing of Fellowship Parts III and IV.

As an alternative to the passing of Parts III and IV of the Fellowship Examination, a candidate may elect to present an original thesis on an approved subject relating to casualty or social insurance. Such thesis must show evidence of ability for original research and the solution of advanced problems in casualty insurance comparable with that required to pass Parts III and IV of the Fellowship Examination, and shall not consist solely of data of an historical nature. Candidates electing this alternative should communicate with the Secretary-Treasurer and obtain through him approval by the Committee on Papers of the subject of the thesis and also of the thesis. In communicating with the Secretary-Treasurer, the candidate should state, in addition to the subject of the thesis, the main divisions of the subject and general method of treatment, the approximate number of words and the approximate proportion to be devoted to data of an historical nature. All theses must be in the hands of the Secretary-Treasurer before the second Tuesday in May of the year in which they are to be considered. No examination fee will be required in connection with the presentation of a thesis. All theses submitted are, if accepted, to be the property of the Society and may, with the approval of the Council, be printed in the *Proceedings*.

6. Waiver of Examinations for Associate.

The examinations for Associate will be waived under Article III of the Constitution in part or in whole only in case of those candidates who meet the following qualifications and requirements:

1. PARTIAL WAIVER

In case of a candidate who, for a period of at least two years preceding date of application, has been in responsible charge of the actuarial or statistical department of a casualty insurance organization and who has passed examinations of other recognized Actuarial Societies at least equivalent to Parts I, II and III of the

Associateship examinations of this Society, the passing of such parts of the Associateship examinations of this Society will be waived upon approval of the Examination Committee.

An organization whose operations or functions are limited to Accident and Health insurance, or Life Accident and Health insurance, shall not qualify as a casualty insurance organization.

2. FULL WAIVER

(a) The candidate shall be at least thirty-five years of age.

(b) The candidate shall have at least ten years' experience in the casualty actuarial or statistical work or in a phase of casualty insurance which requires a working knowledge of actuarial or statistical procedure or in the teaching of casualty insurance principles in colleges or universities. Experience limited exclusively to the field of accident and health insurance shall not be admissible.

(c) For the two years preceding date of application, the candidate shall have been in responsible charge of the actuarial or statistical department of a casualty insurance organization or shall have occupied an executive position in connection with the phase of casualty work in which he is engaged, or, if engaged in teaching, shall have attained the status of a professor.

(d) The candidate shall have submitted a thesis approved by the Committee on Papers. Such thesis must show evidence of original research and knowledge of casualty insurance and shall not consist of data of an historical nature.

Candidates electing this alternative should communicate with the Secretary-Treasurer and obtain through him approval by the Committee on Papers of the subject of the thesis. In communicating with the Secretary-Treasurer, the candidate should state, in addition to the subject of the thesis, the main divisions of the subject and general method of treatment, the approximate number of words and the approximate proportion to be devoted to data of an historical nature.

LIBRARY

The Society's library contains all of the references listed in the Recommendations for Study, including the books noted as being out of print with the exception of certain periodicals and publications subject to periodical revision. It also contains numerous other works on casualty actuarial matters. Registered students may have access to the library by receiving from the Society's Secretary-Treasurer the necessary credentials. Books may be withdrawn from the library for a period of two weeks upon payment of a small service fee and necessary postage.

The library is in the immediate charge of Miss Mabel B. Swerig, Librarian of the Insurance Society of New York, 107 William Street, New York 7, N. Y.