

CASUALTY
ACTUARIAL SOCIETY

ORGANIZED 1914

1952 YEAR BOOK

Foreword

Officers, Council and Committees

List of Fellows and Associates

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Examination Requirements

(Addendum to Volume XXXVIII of the *Proceedings*)

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. 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 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.

At the November 1950 meeting of the Society the Constitution and By-Laws were amended to enlarge the scope of the Society to include all lines of insurance other than life insurance. The effect of the amendment was to include fire insurance and allied lines in recognition of multiple line writing powers granted by many states to both casualty companies and fire companies.

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 287, consisting of 160 Fellows and 127 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, and reviews of books. This Year Book is published annually. "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, 60 John Street, Room 901, New York 38, N. Y.

CASUALTY ACTUARIAL SOCIETY

NOVEMBER 16, 1951

THE COUNCIL

<i>*Officers:</i>	THOMAS O. CARLSON	<i>President</i>
	JOSEPH LINDER	<i>Vice-President</i>
	SEYMOUR E. SMITH	<i>Vice-President</i>
	RICHARD FONDILLER	<i>Secretary-Treasurer</i>
	EMMA C. MAYCRINK	<i>Editor</i>
	GILBERT R. LIVINGSTON	<i>Librarian</i>
	ROGER A. JOHNSON	<i>Chairman-Examination Committee</i>
<i>†Ex-Presidents:</i>	JAMES M. CAHILL	1953
	HARMON T. BARBER	1955
<i>†Ex-Vice-Presidents:</i>	RUSSELL P. GODDARD	1953
	NORTON E. MASTERSON	1955
<i>†Elected:</i>	ERNEST T. BERKELEY	1952
	WILLIAM J. CONSTABLE	1952
	DUDLEY M. PRUITT	1952
	EDWARD S. ALLEN	1953
	CLARENCE A. KULP	1953
	JOHN A. MILLS	1953
	ARTHUR L. BAILEY	1954
	JOHN W. CARLETON	1954
	GEORGE B. ELLIOTT	1954

**Terms expire at the annual meeting in November 1953.*

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

COMMITTEES

COMMITTEE ON ADMISSIONS

JAMES M. CAHILL (CHAIRMAN)
 HAROLD J. GINSBURGH
 NORTON E. MASTERSON
 FRANCIS S. PERRYMAN
 THOMAS F. TARBELL

AUDITING COMMITTEE

HOWARD G. CRANE (CHAIRMAN)
 EDWARD S. ALLEN
 ARTHUR N. MATTHEWS

EDITORIAL COMMITTEE

EMMA C. MAYCRINK (CHAIRMAN)

ASSISTANT EDITORS

CLARENCE A. KULP
 FRANK HARWAYNE

EDUCATIONAL COMMITTEE

ERNEST T. BERKELEY (CHAIRMAN)
 ARTHUR L. BAILEY
 CLARENCE A. KULP
 LAURENCE H. LONGLEY-COOK
 DUDLEY M. FRUITT
 JOHN W. WIEDER, JR.

EXAMINATION COMMITTEE

ROGER A. JOHNSON (GENERAL CHAIRMAN)
 JOHN W. WIEDER JR. (VICE-CHAIRMAN)

FELLOWSHIP

STEFAN PETERS (CHAIRMAN)
 HAROLD W. SCHLOSS
 DUNBAR R. UTHOFF

ASSOCIATESHIP

RICHARD J. WOLFRUM (CHAIRMAN)
 JOHN A. RESONY
 RUTH E. SALZMANN

COMMITTEE ON PAPERS

NELS M. VALERIUS (CHAIRMAN)
 RUSSELL P. GODDARD
 HARRY V. WILLIAMS
 EMMA C. MAYCRINK (*ex-officio*)

COMMITTEE ON PROGRAM

THOMAS O. CARLSON, CHAIRMAN (*ex-officio*)
 RICHARD FONDILLER (*ex-officio*)
 JOSEPH LINDER
 SEYMOUR E. SMITH
 WILLIAM J. CONSTABLE

COMMITTEE ON PUBLICATIONS

THOMAS O. CARLSON, CHAIRMAN (*ex-officio*)
 RICHARD FONDILLER
 CHARLES M. GRAHAM
 EMMA C. MAYCRINK

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. MASTERSON
 HARRY V. WILLIAMS

COMMITTEE ON COMPENSATION AND LIABILITY
LOSS AND LOSS EXPENSE RESERVES

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

COMMITTEE ON DEVELOPMENT

HARRY V. WILLIAMS (CHAIRMAN)
 JOHN W. CARLETON
 CLARENCE A. KULP
 SYDNEY D. PINNEY
 SEYMOUR E. SMITH

MEMBERSHIP OF THE SOCIETY, NOVEMBER 16, 1951

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., Assistant Actuary, Lumbermens Mutual Casualty Co., 4750 Sheridan Road, Chicago 40, Ill.
May 23, 1924	BAILEY, WILLIAM B., (Deceased)
*Nov. 20, 1924	BARBER, HARMON T., 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., American Employers' Insurance Company and Employers' Fire 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, Graduate 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, Systems Analyst, American Insurance Group, 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 38, 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 38, N. Y.
*Nov. 18, 1932	CAMERON, FREELAND R., Vice-President and Comptroller, American Title and Insurance Company, 37 N.E. First Avenue, Miami 32, 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 38, N. Y.
Nov. 18, 1949	CLARKE, JOHN W., Associate Actuary, Life Actuarial Department, The Travelers Insurance Company, 700 Main St., Hartford, 15, Conn.
*Nov. 13, 1936	CLEARY, ARTHUR E., 102 Pierce Road, Watertown, Mass.
*Nov. 15, 1918	COATES, BARRETT N., Coates, Herfurth and England, 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. 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 38, N. Y.
*Nov. 19, 1928	CRANE, HOWARD G., Vice-President and Treasurer, General Reinsurance Corporation, and North Star Reinsurance Corporation, 90 John Street, New York 38, N. Y.
*Nov. 22, 1948	CROUSE, CHARLES W., Consulting Actuary, C. E. Preslan & Co., Inc., 815 Superior Ave., N.E., Cleveland 14, Ohio.
*Nov. 18, 1932	DAVIES, E. ALFRED, (Retired), Falls Village, Conn.

FELLOWS

Admitted	
*Nov. 18, 1927	DAVIS, EVELYN M., Woodward, Ryan, Sharp & Davis, Consulting Actuaries, 55 Broadway, New York 6, N. Y.
Nov. 16, 1951	DOREMUS, FREDERICK W., Manager, Eastern Underwriters Association, 85 John St., New York 38, 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, 620 Packard Building, 15th at Chestnut Street, Philadelphia 2, Pa.
*Nov. 17, 1922	ELSTON, JAMES S., Associate Actuary, Life Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford, 15, Conn.
*Nov. 15, 1935	EPPINK, WALTER T., Vice-President and Actuary, Merchants Mutual Casualty Co., Merchants Mutual Building, Buffalo 5, N. Y.
†	FACKLER, EDWARD B., (deceased)
†	FALLOW, EVERETT S., (Retired), 28 Sunset Terrace, West Hartford, Conn.
*Nov. 15, 1940	FARLEY, JARVIS, Secretary and Actuary, Massachusetts Indemnity Insurance Co., 654 Beacon Street, Boston 15, Mass.
†	FARRER, HENRY, (Retired), 4 North Ave., Fanwood, N. J.
*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, 524 W. 57th Street, New York 19, N. Y.
*Nov. 18, 1927	FREDERICKSON, CARL H., Actuary, Canadian Underwriters Association, 55 York Street, Toronto, Canada.
*Nov. 22, 1934	FULLER, GARDNER V., Second Vice-President and Assistant Manager, New York Division, Lumbermens Mutual Casualty Co., and American Motorist Insurance Co., 342 Madison Ave., New York 17, N. Y.
*Nov. 19, 1948	GARDINER, JAMES B., Actuarial Consultant, 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 the President, Pennsylvania Manufacturers Association Casualty Insurance Co., Finance Building, Philadelphia, Pa.
†	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, 55 Franklin Street, New York 13, N. Y.

FELLOWS

Admitted †	GRAHAM, WILLIAM J., Consultant, 1070 Park Ave., New York 18, N. Y.
†	GREENE, WINFIELD W., Executive Vice-President, General Reinsurance Corporation, 90 John Street, New York 38, N. Y.
†	HAMMOND, H. PIERSON, (Retired), 22 Vanderbilt Road, West Hartford, Conn.
*Nov. 17, 1950	HARWAYNE, FRANK, Chief Actuary, New York State Insurance Department, 61 Broadway, New York 6, N. Y.
Oct. 22, 1915	HATCH, LEONARD W., (Retired), 425 Pelham Manor Road, Pelham Manor, New York.
*Nov. 17, 1950	HAZAM, WILLIAM J., Assistant Actuary, American Mutual Liability Co., 142 Berkeley Street, Boston 16, Mass.
*Nov. 19, 1926	HAUGH, CHARLES J., Secretary, Compensation and Liability Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
*Nov. 16, 1951	HEWITT, CHARLES C., JR., New Jersey Manufacturers Casualty Insurance Co., 363 W. State Street, Trenton, N. J.
Oct. 22, 1915	HODGKINS, LEMUEL G., (Retired), 5 Whitman Road, Worcester 5, Mass.
Oct. 22, 1915	HOLLAND, CHARLES H., Suite 2633, 120 Broadway, New York 5, N. Y.
*Nov. 22, 1934	HOOVER, RUSSELL O., Actuary and Director of Examinations, State of Connecticut Insurance Department, Hartford 15, Conn.
*Nov. 17, 1950	HOPE, FRANCIS J., Rating and Research, Hartford Accident and Indemnity Co., 690 Asylum Avenue, Hartford 15, Conn.
Nov. 18, 1932	HUEBNER, SOLOMON STEPHEN, Professor of Insurance, University of Pennsylvania, Philadelphia 4, Pa.
*Nov. 14, 1947	HUGHEY, M. STANLEY, Assistant Actuary, 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, 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, 200 Berkeley Street, Boston 17, Mass.
*Nov. 19, 1926	KELTON, WILLIAM H., Associate Actuary, Life Actuarial Department, 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., Principal 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., Assistant Actuary, Accident and Group Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.
Nov. 13, 1931	LA MONT, STEWART M., (Retired), Hotel Claremont, Berkeley, Calif.
*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 38, N. Y.
*Nov. 17, 1950	LESLIE, WILLIAM, JR., Assistant Manager, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 20, 1924	LINDER, JOSEPH, Consulting Actuary, Wolfe, Corcoran & Linder, 116 John Street, New York 38, N. Y.
*Nov. 17, 1950	LIVINGSTON, GILBERT R., Assistant Actuary, National Bureau of Casualty Underwriters, 60 John Street, New York 38, N. Y.
*Nov. 16, 1951	LONGLEY-COOK, LAURENCE H., Actuary, Insurance Company of North America, 1600 Arch Street, Philadelphia 1, Pa.
*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), 390 Commonwealth Ave., Boston, 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 Stronge Avenue, Stevens Point, Wis.
*Nov. 19, 1926	MATTHEWS, ARTHUR N., Associate 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., Assistant Actuary, Casualty Actuarial Department, The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.

FELLOWS

Admitted		
†		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, Administrative 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.
*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., 2845 Lake Street, San Francisco 21, Calif.
†		MULLANEY, FRANK R., Financial Vice-President and Secretary, American Mutual Liability Insurance Co., 142 Berkeley Street, Boston 18, Mass.
*Nov. 17, 1950		MUNTERICH, GEORGE C., Actuary, Manhattan Casualty Co., 1775 Broadway, New York 19, N. Y.
May 28, 1920		MURPHY, RAY D., Executive 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 Fouldner, 524 West 57th Street, New York 19, N. Y.
†		OLIFIERS, EDWARD, Consulting Actuary, Caixa Postal 8, Petropolis, Rio, Brazil.
†		ORR, ROBERT K., (Retired), 226 S. Logan Street, Lansing 15, Mich.
*Nov. 21, 1919		OUTWATER, OLIVE E., (Retired), 1337 Fargo Ave., Chicago 26, Ill.
*Nov. 21, 1930		PERRYMAN, FRANCIS S., Assistant U. S. Manager and Actuary, Royal-Liverpool Insurance Group, 150 William Street, New York 38, 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., Director, 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 2, Conn.

FELLOWS

Admitted Nov. 16, 1951	RICE, HOMER D., General Manager, New York Fire Rating Organization, 85 John Street, New York 38, N. Y.
May 23, 1919	RICHARDSON, FREDERICK, (Retired), 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, N. Y.
*Nov. 17, 1938	ROCHLIS, ELSIE, 872 East 24th Street, Brooklyn 10, N. Y.
*Nov. 14, 1947	RODERMUND, MATTHEW, Assistant Secretary, Interboro Mutual Indemnity Insurance Company, 270 Madison Avenue, New York 16, N. Y.
*Nov. 14, 1947	ROSENBERG, NORMAN, Executive Assistant, Farmers Insurance Group, 4680 Wilshire Blvd., Los Angeles 54, Calif.
*Nov. 14, 1947	ROWELL, JOHN H., Actuary, California Inspection Rating Bureau, 500 Sansome Street, San Francisco 11, Calif.
*Nov. 14, 1947	SALZMANN, RUTH E., Assistant Actuary, Hardware Mutual Casualty Company, Hardware Dealers Mutual Fire Insurance Co., 200 Strongs Ave., Stevens Point, Wis.
*Nov. 20, 1942	SATTERTHWAITE, FRANKLIN E., Quality Control Engineer, Chemical Division, General Electric Company, Pittsfield, Mass.
*Nov. 19, 1948	SCHLOSS, HAROLD W., Superintendent, Actuarial Department, Royal-Liverpool Insurance Group, 150 William Street, New York 38, 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 38, N. Y.
*Nov. 24, 1933	SINNOTT, ROBERT V., Secretary, Hartford Accident and Indemnity Company, 690 Asylum Ave., Hartford 15, Conn.
*Nov. 19, 1929	SKELDING, ALBERT Z., Assistant Manager, National Council on Compensation Insurance, 45 East 17th St., New York 3, N. Y.
*Nov. 19, 1929	SKILLINGS, E. SHAW, Assistant Vice-President and Actuary, Allstate Insurance Co., 3245 W. Arthington St., Chicago 7, Ill.
*Nov. 18, 1932	SMICK, JACK J., Consulting Actuary, 38 Park Row, New York 7, N. Y.
*Nov. 15, 1940	SMITH, SEYMOUR E., Secretary, Casualty Department, The Travelers Insurance Co., Hartford 15, Conn.
Nov. 16, 1951	SNOW, A. J., Manager, Oregon Insurance Rating Bureau, 329 S.W. 5th Avenue, Portland, Ore.
*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 Street, Boston 9, Mass.

FELLOWS

Admitted	
*Nov. 17, 1920	TARBELL, THOMAS F., Chief Actuary, Casualty and Fire Actuarial Departments, 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, N. Y.
Nov. 17, 1922	TRAVERSI, ANTONIO T., 9 Balfour Street, Wollstonecraft, Sydney, Australia.
*Nov. 19, 1948	TURNER, PAUL A., 553 So. St. Andrew Place, Los Angeles 5, Calif.
*Nov. 14, 1947	UHTHOFF, D. R., Associate Actuary, Employers Mutual Liability Insurance Co. of Wisconsin, Wausau, Wis.
*Nov. 23, 1928	VALERIUS, NELS M., Assistant Actuary, Aetna Casualty and Surety Co., Hartford 15, Conn.
*Nov. 21, 1919	VAN TUYL, HIRAM O., Superintendent, Internal Audit Department, London Guarantee & Accident Co., 55 Fifth Avenue, New York 3, N. Y.
*Nov. 16, 1951	VERGANO, ELIA (Retired), 390 Central Park, W., New York 25, N. Y.
Nov. 16, 1951	VINCENT, LEWIS A., General Manager, National Board of Fire Underwriters, 85 John Street, New York 38, N. Y.
*Nov. 17, 1920	WAITE, ALAN W., Secretary, The Aetna Casualty and Surety Co. 151 Farmington Ave., Hartford 15, Conn.
Nov. 16, 1951	WATSON, LEON A., General Manager, The Fire Insurance Rating Organization of New Jersey, 31 Clinton St., Newark, N. J.
*Nov. 14, 1947	WIEDER, JOHN W., JR., Aetna Casualty and Surety Company, Hartford 15, Conn.
*Nov. 15, 1935	WILLIAMS, HARRY V., 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., Assistant General Manager and 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., Chairman of the Board, Sun Life Assurance Company of Canada, Montreal, Canada.
Nov. 16, 1951	WOODALL, JOHN P., Secretary, Southeastern Underwriters Association, 327 Trust Company of Georgia Bldg., Atlanta, Ga.

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 38, N. Y.
*Nov. 15, 1918	ACKERMAN, SAUL B., Professor of Insurance, School of Commerce, 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, 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 Streets., 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. 16, 1951	BARKER, GORDON M., Actuarial Department, Liberty Mutual Insurance Company, 175 Berkeley Street, Boston 17, Mass.
*Nov. 24, 1933	BARRON, JAMES C., Asst. Treasurer, General Reinsurance Corporation and North Star Reinsurance Corporation, 90 John Street, New York 38, 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. 16, 1951	BEVAN, JOHN R., Actuarial Department, Liberty Mutual Insurance Company, 175 Berkeley Street, Boston, Mass.
*Nov. 18, 1925	BITTEL, W. HAROLD, Chief Actuary, Department of Banking and Insurance, Trenton 7, N. J.
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 38, N. Y.
*Nov. 23, 1928	BOWER, P. S., Assistant General Manager and Treasurer, The Great-West Life Assurance Company, Winnipeg, Manitoba, Canada.
*Nov. 17, 1950	BOYAJIAN, JOHN H., Assistant Actuary, National Council on Compensation Insurance, 45 East 17th St., New York 3, N. Y.
*Nov. 16, 1951	BRINDISE, RALPH S., Actuarial Department, Kemper Insurance, 4750 Sheridan Road, Chicago 40, Ill.
*Nov. 15, 1918	BRUNNQUELL, HELMUTH G., (Retired), 1013 East Circle Drive, Milwaukee 11, Wis.

ASSOCIATES

Admitted	
*Oct. 22, 1915	BUFFLER, LOUIS, Underwriting Director, The 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 38, N. Y.
Nov. 17, 1922	CAVANAUGH, L. D., President, Federal Life Insurance Co., 168 N. Michigan Avenue, Chicago 1, Ill.
*Nov. 18, 1927	CHEN, S. T., Actuary, China United Assurance Society, 104 Bubbling Well Road, Shanghai, China.
*Nov. 24, 1933	CRAWFORD, W. H., Treasurer, Industrial Indemnity Co., 155 Sansome Street, San Francisco 4, Calif.
*Nov. 18, 1932	CRIMMINS, JOSEPH B., Assistant Actuary, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
*Nov. 17, 1950	CRITCHLEY, DOUGLAS, Actuarial Department Royal-Liverpool Group, 150 William Street, New York 38, 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., 878 El Dorado Way, Sacramento, Calif.
*Nov. 14, 1941	DOWLING, WILLIAM F., Vice-President and General Manager, Lumber Mutual Casualty Co., 260 Fourth Ave., 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, 1951	FAIRBANKS, ALFRED V., Actuarial Supervisor, Monarch Life Insurance Company, Springfield, Mass.
*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 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., Associate Actuary, Accident and Group 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 Street, 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., Executive Vice-President, American Mutual Reinsurance Co., 919 North Michigan Ave., Chicago 11, Ill.
*Nov. 16, 1923	GILDEA, JAMES F., The Travelers Insurance Co., 700 Main Street, Hartford 15, Conn.

ASSOCIATES

Admitted	
*Nov. 14, 1947	GINGERY, STANLEY W., Assistant Actuary, The Prudential Insurance Co., Newark, N. J.
*Nov. 16, 1951	GRAVES, CLYDE H., Actuary, Mutual Insurance Rating Bureau and Mutual Insurance Advisory Association, 60 East 42nd Street, New York 17, N. Y.
*Nov. 18, 1927	GREEN, WALTER C., Consulting Actuary, Continental Bank Building, Salt Lake City, Utah.
*Nov. 15, 1940	GROSSMAN, ELI A., Actuary, Union Labor Life Insurance Co., 200 East 70th Street, New York 21, N. Y.
*Nov. 15, 1935	GUERTIN, ALFRED N., Actuary, American Life Convention, 230 N. Michigan Avenue, Chicago 1, Ill.
*Nov. 16, 1939	HAGEN, OLAF E., Metropolitan Life Insurance Company, 1 Madison Avenue, New York 10, N. Y.
*Nov. 18, 1921	HAGGARD, ROBERT E., Supervisor, Permanent Disability Rating Bureau, Industrial Accident Commission, 965 Mission Street, San Francisco 3, Calif.
*Nov. 17, 1950	HALEY, JAMES B., JR., Fireman's Fund Group, 401 California Street, San Francisco, Calif.
*Nov. 17, 1922	HALL, HARTWELL L., Associate Actuary, Connecticut Insurance Department, 165 Capitol Avenue, Hartford 2, Conn.
*Nov. 13, 1936	HAM, HUGH P., Assistant General Manager, The British American Assurance Company, 40 Scott St., 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 Street, Hartford 15, Conn.
Nov. 21, 1919	HAYDON, GEORGE F., Manager Emeritus, Wisconsin Compensation Rating & Inspection Bureau, 715 N. Van Buren Street, Milwaukee 2, Wis.
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 Street, New York 4, N. Y.
Nov. 19, 1929	JACOBS, CARL N., President, Hardware Mutual Casualty Co. and Hardware Dealers Mutual Fire Insurance Co., 200 Strong's Avenue, Stevens Point, Wis.
*Nov. 18, 1921	JENSEN, EDWARD S., Assistant Vice-President, Group Department, Occidental Life Insurance Co. of California, 1151 So. Broadway, Los Angeles 55, Calif.
*Nov. 16, 1951	JOHE, RICHARD L., Actuarial Department, U. S. Fidelity and Guaranty Co., Baltimore, Md.
Nov. 21, 1930	JONES, H. LLOYD, United States Manager and Attorney, Phoenix-London Group, 55 Fifth Avenue, New York 3, N. Y.
*Nov. 21, 1919	JONES, LORING D., (Retired), 64 Raymond Avenue, Rockville Centre, Long Island, N. Y.

ASSOCIATES

Admitted	
*Nov. 17, 1922	KIRK, CARL L., Deputy U.S. Manager, Zurich General Accident & Liability Insurance Co., 135 South LaSalle Street, Chicago 3, Ill.
*Nov. 15, 1935	KITZROW, E. W., Hardware Mutual Casualty Co., Raymond-Commerce Building, Newark, N. J.
*Nov. 14, 1947	LUFKIN, ROBERT W., Statistician, Liberty Mutual Insurance Co., 175 Berkeley Street, Boston 17, Mass.
*Nov. 13, 1931	MACKEEN, HAROLD E., Fire 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 38, N. Y.
*Nov. 18, 1925	MALMUTH, JACOB, Associate 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., Associate Manager Group Contract Bureau, Metropolitan Life Insurance Co., 1 Madison Avenue, New York 10, N. Y.
*Nov. 17, 1950	MAYERSON, ALLEN L., Principal Actuary, New York State Insurance Department, 61 Broadway, New York 6, N. Y.
*Nov. 17, 1922	MCIVER, R. A., Actuary, Washington National Insurance Co., 1630 Chicago Avenue, Evanston, Ill.
*Nov. 17, 1950	MENZEL, HENRY W., Actuarial Department, National Bureau of Casualty Underwriters, 60 John Street, New York 38, N. Y.
*Nov. 13, 1931	MILLER, HENRY C., Comptroller-Actuary, California State Compensation Insurance Fund, 450 McAllister Street, San Francisco 1, Calif.
*Nov. 19, 1926	MILNE, JOHN L., Vice-President and 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., Treasurer, The American Insurance Co., 15 Washington Street, Newark 1, 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. 17, 1950	MURRIN, THOMAS E., Assistant Actuary, National Bureau of Casualty Underwriters, 60 John Street, New York 38, N. Y.
*Nov. 18, 1937	MYERS, ROBERT J., Chief Actuary, Social Security Administration, Washington 25, D.C.
*Nov. 15, 1936	NELSON, S. TYLER, Deputy in Charge Rating Division, 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.

ASSOCIATES

Admitted May 23, 1919	OTTO, WALTER E., President, Michigan Mutual Liability Co., Associated General Fire Co., Mutual Building, 28 West Adams 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., (Retired), 12 Lodges Lane, Cynwood, Pa.
*Nov. 14, 1947	PERRY, ROBERT C., Vice-President and Actuary, State Farm Life Insurance Company, Bloomington, Ill.
*Nov. 16, 1951	PETZ, EARL F., JR., Procedures Department, Lumbermen's Mutual Casualty Co., Chicago 40, Ill.
Nov. 19, 1929	PHILLIPS, JOHN H., Vice-President and Actuary, Employers' Mutual Liability Insurance Co., 407 Grant Street, Wausau, Wis.
*Nov. 17, 1920	PIKE, MORRIS, Second Vice-President, 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 Street, 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, Consultant, Woodward and Fondiller, Consulting Actuaries, 524 West 57th Street, New York 19, N. Y.
Nov. 19, 1932	RICHARDSON, HARRY F., General Manager, National Council on Compensation Insurance, 45 East 17th Street, New York 3, N. Y.
*Nov. 18, 1932	ROBERTS, JAMES A., Accident and Group Actuarial Department, The Travelers Insurance Co., 700 Main St., 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, Actuarial Department, Royal-Liverpool Insurance Group, 150 William Street, New York 38, 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., Associate Actuary (Casualty), 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 Toronto, Toronto 5, Canada.
Nov. 15, 1918	SIBLEY, JOHN L., (Retired), 225 Amesbury Road, Haverhill, Mass.
*Nov. 16, 1951	SIMON, LEROY, J., Associate Actuary, Mutual Service Casualty Insurance Company, 1923 University Ave., St. Paul 4, Minn.

ASSOCIATES

Admitted	
*Nov. 18, 1921	SMITH, ARTHUR G., Associate Manager, Compensation Insurance Rating Board, Pershing Square Bldg., 125 Park Avenue, New York 17, N. Y.
*Nov. 19, 1926	SOMERVILLE, WILLIAM F., Secretary and Director, St. Paul-Mercury Indemnity Co., St. Paul 2, Minn.
*Nov. 18, 1925	SOMMER, ARMAND, Executive Assistant Vice President, Continental Casualty Co., 910 So. Michigan Avenue, Chicago 5, Ill.
*Nov. 15, 1918	SPENCER, HAROLD S., (Retired), 8 Chelsea Lane, West Hartford, Conn.
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, 28 W Adams, 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. 17, 1950	TRIST, JOHN A. W., Statistical Department, Lumbermens Mutual Casualty Company, Mutual Insurance Bldg., 4750 Sheridan Road, Chicago 40, Ill.
*Nov. 20, 1924	UHL, M. ELIZABETH, National Bureau of Casualty Underwriters, 60 John Street, New York 38, 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 Avenue, 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 Street, Worcester 8, Mass.
*Nov. 16, 1951	WERMEL, M. T., Chief, Financial and Actuarial Branch, U.S. Department of Labor, Bureau of Employment Security, Washington 25, D. C.
Mar. 21, 1929	WHEELER, CHARLES A., (Retired), 1023 Hillcrest Road, Ridgewood, N. J.
*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, Osteimer & Co., 1500 Chestnut St., Philadelphia, Pa.
*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.

Admitted	
*Nov. 18, 1927	WOOD, MILTON J., Chief Actuary, Life, Accident and Group Actuarial Department, 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., The Rueben H. Donnelley Corporation, 305 East 45th Street, New York, N. Y.
*Nov. 17, 1950	WOODY, JOHN C., Actuarial Statistician, American Telephone and Telegraph Company, 195 Broadway, New York 7, N. Y.
*Nov. 18, 1925	WOOLERY, JAMES MYRON, Vice-President and Actuary, Occidental Life Insurance Company, Raleigh, N. C.

SCHEDULE OF MEMBERSHIP, NOVEMBER 16, 1951

	Fellows	Associates	Total
Membership, November 17, 1950.....	157	121	278
Additions:			
By Election.....	6	...	6
By Reinstatement.....
By Examination.....	3	9	12
	166	130	296
Deductions:			
By Death.....	6	...	6
By Withdrawal.....
By Transfer from Associate to Fellow..	...	3	3
Membership, November 16, 1951.....	160	127	287

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. Cammacl
1923	William Leslie	Gustav F. Michelbacher	Edmund E. Cammacl
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
1949-1950	Harmon T. Barber	Thomas O. Carlson	Norton E. Masterson
1951	Thomas O. Carlson	Joseph Linder	Seymour E. Smith

Secretary-Treasurer

1914-1917 *C. E. Scattergood

1918-1951 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
1944-1951	E. C. Maycrink

Librarian†

1914	W. W. Greene
1915	R. Fondiller
1916-1921	L. I. Dublir
1922-1924	*E. R. Hardy
1925-1937	W. Breiby
1937-1947	T. O. Carlson
1948-1950	*S. M. Ros
1951	Gilbert R. Livingston
	<i>Chairman—Examination Comm.</i>
1949-1951	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
May 23, 1924	William B. Bailey	Jan. 10, 1952
†	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
Nov. 23, 1928	Walter P. Comstock	May 11, 1951
†	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
†	Eckford C. DeKay	Jul. 31, 1951
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
†	Charles H. Franklin	May 1951
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
Oct. 27, 1916	Edward R. Hardy	June 29, 1951
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	Charles 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

FELLOWS WHO HAVE DIED—*Continued*

Admitted		Died
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
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 Melzer	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
Nov. 17, 1943	Samuel M. Ross	July 24, 1951
†	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
April 20, 1917	Charles Gordon Smith	June 22, 1938
Feb. 19, 1915	John T. Stone	May 9, 1920
Feb. 25, 1916	Wendell Melville 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. 15, 1935	Harry V. Waite	Aug. 14, 1951
Nov. 18, 1925	Lloyd A. H. Warren	Sept. 30, 1949
May 23, 1919	Archibald A. Welch	May 8, 1945

FELLOWS WHO HAVE DIED—Continued

<i>Admitted</i>		<i>Died</i>
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 17, 1950)

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 insurance, other than life 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 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 an insurance organization (other than life insurance) or has had such other practical experience in insurance (other than life 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.

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 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 17, 1950)

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.

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 appointed by the President.

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 insurance other than life insurance. Such thesis must show evidence of ability for original research and the solution of advanced insurance problems 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 an insurance organization other than a life 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.

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 actuarial or statistical work in insurance (other than life insurance) or in a phase of such insurance which requires a working knowledge of actuarial or statistical procedure or in the teaching of the principles of insurance (other than life insurance) in colleges or universities.
- (c) For the two years preceding date of application, the candidate shall have been in responsible charge of the actuarial or statistical department of an insurance organization (other than a life insurance organization) or shall have occupied an executive position in connection with the phase of insurance (other than life insurance) 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 insurance (other than life 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 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 38, N. Y.