

models has become available to the practicing mathematician in the business of insurance – the actuary. Some of these models are beginning to find their way into our *Proceedings* and into the *Transactions of the Society of Actuaries*.

AUTHOR'S REVIEW OF DISCUSSION

Mr. Hewitt's comment on the statistics of causation goes to the root of "natural laws." I stand corrected! We would have to understand the First Cause to be able to understand how ultimate particles of matter act in order to predict with certainty whether or not our "natural laws" would be followed in any specific case.

One of the interesting aspects of the difference between exact reasoning of Mr. Hewitt's kind and ordinary reasoning lies in an analysis of the following question. "Does a human being really have such a thing as free will?"

The pragmatic answer is, "I don't know whether I have a free will or not, but I sure have a lot of fun acting as though I have free will." (And the person who answers is not interested in the specific meaning of the word "acting." "All the world's a stage.")