

MINUTES OF THE 1996 SPRING MEETING

May 12–15, 1996

J.W. MARRIOTT HOTEL, WASHINGTON, D.C.

Sunday, May 12, 1996

The Board of Directors held their regular quarterly meeting from noon to 5:00 p.m.

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

From 5:30 p.m. to 6:30 p.m., there was a special presentation to new Associates and their guests. All 1996 CAS Executive Council members briefly discussed their roles in the Society with the new members. In addition, David P. Flynn, who is a past president of the CAS, briefly discussed his role with the American Academy of Actuaries' Casualty Practice Council.

A welcome reception for all members and guests was held from 6:30 p.m. to 7:30 p.m.

Monday, May 13, 1996

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

CAS President Albert J. Beer opened the Business Session at 8:00 a.m. and recognized past presidents of the CAS who were in attendance at the meeting including: Irene K. Bass (1994), Phillip N. Ben-Zvi (1986), Ronald L. Bornhuetter (1976), Charles A. Bryan (1991), David P. Flynn (1993), Michael Fusco (1990), Allan M. Kaufman (1995), Frederick W. Kilbourne (1983), W. James MacGinnitie (1980), Thomas E. Murrin (1963-1964), Ruth E. Salzmann (1979), LeRoy J. Simon (1972), Jerome A. Scheibl (1981), and Michael L. Toothman (1992).

Mr. Beer also recognized special guests in the audience: Marc Fernet, President of the Canadian Institute of Actuaries; Wilson

Wyatt, Executive Director of the American Academy of Actuaries;
and Sam Gutterman, President of the Society of Actuaries.

Paul Braithwaite, Susan T. Szkoda, John Kollar, and Michael Miller announced the 135 new Associates and the 19 new Fellows. The names of these individuals follow.

NEW FELLOWS

Daniel George Carr	Mylène Labelle	Scott M. Miller
Gary C.K. Cheung	Roland David	Christina Lee Scannell
Jo Ellen Cockley	Letourneau	Jeanne Evelyn
Daniel Joseph Flick	Richard Stanley Light	Swanson
Wayne Hommes	Donald E. Manis	Rae M. Taylor
Charles N. Kasmer	Kelly Jean Mathson	Barry C. Zurbuchen
Ann Louise Kiefer	David William	
Cheung S. Kwan	McLaughry	

NEW ASSOCIATES

Jeffrey R. Adcock	Ron Brusky	Dawn E. Elzinga
Nathaniel James	Marian Margaret	Vicki Agerton Fendley
Babcock	Burkart	John D. Ferraro
Kimberly Moran	Janet Pruitt Cappers	Mary Fleischli
Barnett	Joseph G. Cerreta	Jeffrey M. Forden
Elizabeth F. Bassett	Hsiu-Mei Chang	Christian Fournier
David Bernard Bassi	Hong Chen	Walter H. Fransen
Brian Keith Bell	Michelle Codère	Jean-Pierre Gagnon
Eric David Besman	William Brian Cody	Lynn Ann Gehant
Raju Bohra	David Gary Cook	Karl Goring
Kimberly Ann Bowen	Matthew Dan Corwin	Jeffrey Shannon Goy
Charles Brindamour	Jeffrey Wayne Davis	Mari Louise Gray
Linda Marie	Raymond Victor	John A. Hagglund
Brockmeier	De Jaco	Lynne Marie Halliwell
Lisa Ann Brown	Chris Dougherty	Alessandra Corinne
Louis Michael Brown	Peter Francis Drogan	Handley
Robert F. Brown	David L. Drury	Gerald D. Hanlon
Kirsten Rose Brumley	Louis Durocher	Ronald Joseph Herrig

Daniel Leo Hogan, Jr.	Karen Elaine Myers	Kendra Barnes South
Wayne Hommes	Donna M. Nadeau	Caroline B. Spain
Eric J. Hornick	Kari S. Nelson	Theodore S. Spitalnick
Brett Horoff	Catherine Anne	William G. Stanfield
Linda Marie Howell	Neufeld	Christopher Mohr
Marie-Josée Huard	Mindy Y. Nguyen	Steinbach
Man-Gyu Hur	Kevin Jon Olsen	Curt A. Stewart
James Bernard Kahn	James David O'Malley	Lori Edith Stoeberl
Anthony N. Katz	David J. Otto	Deborah L. Stone
James Michael Kelly	Michael Guerin Owen	Brian K. Sullivan
Diane L. Kinner	Erica Partosoedarso	Mark Lynn Thompson
Joseph P. Kirley	Daniel Berenson Perry	Diane Renee Thurston
Brandelyn C. Klenner	Michael W. Phillips	Jennifer Marie
Terri C. Kremenski	Mitchell Stuart Pollack	Tornquist
Steven M. Lacke	Dale Steven Porfilio	Philippe Trahan
Jocelyn Laflamme	David Scott Pugel	Joseph Daniel Tritz
Steven W. Larson	Patrice Raby	Laura M. Turner
Thomas Vuong Le	Kiran Rasaretnam	Mary Elizabeth Waak
Guy Lecours	Raymond J. Reimer	Edward Harris Wagner
Jennifer M. Levine	Christopher Roy Ritter	Benjamin A. Walden
Philip Lew	Jeremy Roberts	Erica Lynn Weida
Lee C. Lloyd	Dave Harrison	Denise R. Webb
Cara Mae Low	Rodriguez	Robert Gary Weinberg
Robb W. Luck	Jean-Denis Roy	Jennifer Naehr
William Richard Maag	David L. Ruhm	Williams
Joseph A. Malsky	Douglas A. Rupp	Bonnie Sue Wittman
Betsy Fox Maniloff	Romel Garry Salam	Brandon L. Wolf
Joseph Marracello	Cindy Rae Schauer	Kah-Leng Wong
Bonnie Carole Maxie	Christine Ellen	Rick Allen Workman
David Molyneux	Schindler	Michele Nicole
Matthew Stanley	Jonathan N. Shampo	Yeagley
Mrozek	Kevin Huidong Shang	Richard Louis Zarnik

Mr. Beer then introduced Michael J. Toothman, a past president of the Society, who presented the Address to New Members.

Patrick J. Grannan, CAS Vice President-Programs and Communications, presented the highlights of the program.

David L. Miller, chairperson of the CAS Committee on Review of Papers, announced that four of the five accepted *Proceedings* papers would be presented at this meeting. In addition, one discussion of a paper that was published in the 1995 *Proceedings* would be presented at this meeting.

Gary Josephson gave a brief description of this year's Call Paper Program on Alternative Markets/Self Insurance. He announced that six of the ten call papers would be presented at this meeting, and that all ten call papers were bound in the 1996 *CAS Discussion Paper Program*.

Mr. Beer then began the presentation of awards. He explained that the CAS Harold W. Schloss Memorial Scholarship Fund benefits deserving and academically outstanding students in the actuarial program of the Department of Statistics and Actuarial Science at the University of Iowa. The student recipient is selected by the Trustees of the CAS Trust, based on the recommendation of the department chair at the University of Iowa. Mr. Beer announced that Tendra J. Cady is the recipient of the 1996 CAS Harold W. Schloss Memorial Scholarship. She will be presented with a \$500 scholarship.

Mr. Beer also announced that Richard B. Amundson is the recipient of the 1996 Michelbacher Prize for his paper, "Residual Market Pricing." Mr. Beer explained that this award commemorates the work of Gustav F. Michelbacher and honors the author of the best paper submitted in response to a call for discussion papers. The papers are judged by a specially appointed committee on the basis of originality, research, readability, and completeness.

Mr. Beer then introduced Wilson Wyatt, Executive Director of the American Academy of Actuaries, who gave a presentation on casualty policy issues.

Mr. Beer then concluded the business session of the Spring Meeting by calling for a review of *Proceedings* papers. There were none presented at this time.

After a refreshment break, Mr. Beer introduced Patrick E. Kelly, the Interim Commissioner of Insurance for the District of Columbia Insurance Administration. Mr. Kelly gave a welcoming address to the meeting participants.

Afterward, Mr. Beer introduced the Featured Speaker, Peter B. Walker. Mr. Walker is the director of McKinsey and Company's New York office. McKinsey is a management consulting firm. During his 24 years with McKinsey, his clients have included property/casualty, life, and multi-line companies, as well as financial service conglomerates. He is the leader of McKinsey's North American insurance practice. He has authored a number of articles and is a frequent contributor to *Best's Review*.

The first General Session was held from 11:00 a.m. to 12:30 p.m.:

“Financial Restructuring”

Moderator: Joseph W. Brown
Chairman, President, and Chief Executive
Officer
Talegen Holdings, Inc.

Panelists: David Walsh
DBG General Counsel
American International Group
George K. Bernstein
Attorney at Law

Douglas C. Moat
Chairman
The Manhattan Group
Stephan L. Christiansen
Senior Vice President
Conning & Company

After a luncheon, the afternoon was devoted to presentations of discussion papers and concurrent sessions. The call papers presented were:

1. "Residual Market Pricing"
Author: Richard B. Amundson, FCAS
Minnesota Department of Commerce
2. "A Stakeholder Approach to Risk Financing Programs"
Authors: Stephen R. DiCenso, FCAS
Deloitte & Touche LLP
Michael R. Levin
Deloitte & Touche LLP
3. "A Model for Estimating Loss Costs for Alternative Market Risks"
Author: Joseph A. Herbers, ACAS
Miller, Rapp, Herbers & Terry, Inc.
4. "A Casualty Actuary's Guide to GASB Statement No. 10—Criteria for Determining Applicability of GASB 10 to Alternative Risk Programs and Suggested Guidelines for Actuarial Implementation"
Author: Roger C. Wade, ACAS
KPMG Peat Marwick LLP
5. "Insurance Catastrophe Futures"
Author: Robert P. Eramo, ACAS
Johnson & Higgins

6. "A Buyer's Guide for Options and Futures on a Catastrophe Index"

Author: Glenn G. Meyers, FCAS
Insurance Services Office, Inc.

The panel presentations covered the following topics:

1. Auto Safety Device Research

Moderator: Steven F. Goldberg
Senior Vice President and Chief Actuary
United Services Automobile Association

Panelists: Allan F. Williams, Ph.D.
Senior Vice President, Research
Insurance Institute for Highway Safety
Wayne W. Sorenson
Vice President, Research
State Farm Mutual Automobile Insurance
Company
Timothy A. Hoyt
Associate Vice President of Safety
Nationwide Insurance Company

2. Questions and Answers with the CAS Board of Directors

Moderator: Robert A. Anker
(CAS President-Elect)
President and Chief Operating Officer
Lincoln National Corporation

Panelists: David R. Chernick
Assistant Vice President and Actuary
Allstate Insurance Company
John M. Purple
Consulting Actuary
Arthur Andersen LLP
Kevin B. Thompson
Assistant Vice President and Actuary
Insurance Services Office, Inc.

3. Collecting From Your Reinsurer

Moderator: David S. Powell
Consulting Actuary
Tillinghast/Towers Perrin

Panelists: David M. Raim
Partner
Chadbourne & Parke LLP
Michael D. McNeely
Vice President, Controller and Treasurer
The Maryland Insurance Group

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

1. "Pricing Employment Practices Liability Exposures"
Authors: Brian Z. Brown, FCAS
Milliman & Robertson, Inc.
Chad C. Karls
Milliman & Robertson, Inc.
2. "TPA Service Pricing and Incentive Contracts"
Author: Hou-Wen Jeng, ACAS
Nationwide Insurance Company
3. "Cost Allocation Methods for Workers Compensation"
Author: George M. Levine, FCAS
KPMG Peat Marwick LLP

Additional concurrent sessions that were presented were:

1. The ASB and Financial Reporting Recommendation 8
Moderator: Martin Adler
Vice President and Actuary
GEICO

Panelists: Robert S. Miccolis
Senior Vice President and Actuary
Reliance Reinsurance Corporation
Patricia A. Teufel
Principal
KPMG Peat Marwick LLP

2. CAS Task Force on Education

Moderator: Steven G. Lehmann
Actuary
State Farm Mutual Automobile Insurance
Company

Panelists: Claudette Cantin
Consulting Actuary
Tillinghast-Towers Perrin
John J. Kollar
Vice President
Insurance Services Office, Inc.
Michael A. LaMonica
Vice President and Actuary
Allstate Insurance Company

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

Tuesday, May 16, 1996

Two General Sessions were held simultaneously from 8:30 a.m. to 10:00 a.m. One was:

“Spreading Catastrophe Risk”

Moderator: John P. Drennan
Independent Consulting Actuary

Panelists: Jack F. Weber
Executive Director
National Disaster Coalition

Daniel Marshal
State of California Department of Insurance
Gary Grant
Vice President and Actuary
State Farm Fire & Casualty Company

The other session, presented simultaneously, was

“Environmental Liability and Superfund”

Moderator: Phillip N. Ben-Zvi
Partner
Coopers & Lybrand, L.L.P.

Panelists: The Honorable Michael G. Oxley (R-OH)
U.S. House of Representatives
Sanders B. Cathcart
Assistant Vice President and Actuary
Insurance Services Office, Inc.
William C. Aldrich
Vice President
ITT/Hartford Insurance Group

After a refreshment break, call paper presentations and concurrent sessions were held from 10:30 a.m. to noon. In addition to concurrent sessions and call papers presented the previous day, the following additional concurrent sessions and papers were presented:

1. The Internet and the Actuary

Moderator: Regina M. Berens
Consulting Actuary
MBA, Inc.

Panelists: James R. Garven, Ph.D.
Vice President
Strategic Concepts Corporation
Bradley Gorman
Computer Support Specialist
Casualty Actuarial Society

Christopher Diamantoukos
Senior Consulting Actuary
Ernst & Young LLP
Jerome E. Tuttle
Senior Vice President and Actuary
Mercantile & General Reinsurance Company

2. Managed Care and Auto Insurance

Moderator: Anthony J. Grippa
Principal
William M. Mercer, Inc.

Panelists: Nyshie Miller
Program Director, Auto
Sloans Lake Managed Care
Jane L. Renninger
Managing Director
Travelers/Aetna Property Casualty
Corporation
David F. Snyder
Assistant General Counsel
American Insurance Association

3. Introduction to the CAS Examination Committee

Moderator: Beth E. Fitzgerald
Manager and Associate Actuary
Insurance Services Office, Inc.

Panelists: Charles D. Kline, Jr.
Assistant Vice President
GEICO
Virginia R. Prevosto
Assistant Vice President
Insurance Services Office, Inc.

The following additional call paper was presented:

1. "Statistical and Financial Aspects of Self-Insurance Funding"

Author: Leigh J. Halliwell, ACAS
Zurich Insurance Group

The following *Proceedings* papers were presented:

1. "Pricing to Optimize an Insurer's Risk Return Relationship"

Author: Daniel F. Gogol
Second Vice President
General Reinsurance Corporation

2. Discussion of "A Simulation Test of Prediction Errors of Loss Reserve Estimation Techniques,"
(by James Stanard, *PCAS LXXII*, 1985, p. 124)

Discussion by: Edward F. Peck
Manager
John Deere Insurance Group

3. "Allocated Loss Adjustment Expense Liabilities"

Author: Ruth E. Salzmann
Retired
Stevens Point, Wisconsin

Various CAS committees met from 1:00 p.m. to 5:00 p.m. In addition, a new concurrent session was held from 1:30 p.m. to 3:00 p.m.:

1. DFA Case Studies

Moderator: Manuel Almagro, Jr.
Consulting Actuary
Tillinghast-Towers Perrin

Panelists: Stephen M. Sonlin
Vice President
Falcon Asset Management

Stephen W. Philbrick
Consulting Actuary
Tillinghast-Towers Perrin

David B. Sommer
Consulting Actuary
Tillinghast-Towers Perrin

A mock trial was held from 1:30 p.m. to 4:30 p.m., during which CAS members portrayed U.S. Senators, Representatives, and witnesses in a mock situation that paralleled the formal proceedings of a Senate Committee hearing. This session was moderated by Jean Rosales of the American Academy of Actuaries.

All members and guests enjoyed a buffet dinner, music, and the movie "To Fly" at the Smithsonian's National Air and Space Museum from 6:30 p.m. to 10:00 p.m.

Wednesday, May 17, 1996

Certain discussion papers and concurrent sessions that had been presented earlier during the meeting were repeated this morning from 8:30 a.m. to 10:00 a.m. Additional concurrent sessions presented were:

1. Equalization Reserves

Moderator: Jan A. Lommele
Principal
Deloitte & Touche LLP

Panelists: Vincent L. Laurenzano
Chief Examiner
New York Insurance Department
William Van Nostran
Government Relations
Cincinnati Companies
Mark A. Parkin
Partner
Deloitte & Touche LLP

2. CAS Committees on Continuing Education and Special Interest Seminars

Panelists: Abbe S. Bensimon
Vice President
General Reinsurance Corporation
Gary R. Josephson
Consulting Actuary
Milliman & Robertson, Inc.

The *Proceedings* Papers that were presented were:

1. "The Complement of Credibility"

Author: Joseph A. Boor
Consulting Actuary
Actuarial & Technical Services, Inc.

2. "The Interaction of Maximum Premiums, Minimum Premiums, and Accident Limits in Retrospective Rating"

Author: Howard C. Mahler
Vice President and Actuary
Workers' Compensation Rating & Inspection
Bureau of Massachusetts

The final General Session was held from 10:30 a.m. to noon after a 30-minute refreshment break:

"Banks and Insurance: What's Ahead?"

Moderator: Charles A. Bryan
Partner
Ernst & Young LLP

Panelists: Frank J. Coyne
President
General Accident
Dennis R. Kosovac
President
Chemical Insurance Agency

Jonathan Plutzick
 Managing Director
 CS First Boston Corporation

John E. Washburn
 Aon Risk Services

Mark Olson
 Partner, National Director of Banking
 Regulatory Affairs
 Ernst & Young LLP

Susan T. Szkoda officially adjourned the 1996 CAS Spring Meeting at noon after closing remarks and an announcement of future CAS meetings.

May 1996 Attendees

The 1996 CAS Spring Meeting was attended by 214 Fellows, 169 Associates, and 85 Guests. The names of the Fellows and Associates in attendance follow:

FELLOWS

Martin Adler	Joseph A. Boor	Sanders B. Cathcart
Kristen M. Albright	Ronald L. Bornhuetter	Michael J. Caulfield
William C. Aldrich	Christopher K.	Ralph M. Cellars
Gregory N. Alff	Bozman	David R. Chernick
Manuel Almagro Jr.	Nancy A. Braithwaite	Stephan L.
Karen E. Amundsen	Paul Braithwaite	Christiansen
Richard B. Amundson	Malcolm E. Brathwaite	Allan Chuck
Robert A. Anker	Brian Z. Brown	Mark M. Cis
Lawrence J. Artes	Joseph W. Brown Jr.	Laura R. Claude
Albert J. Beer	Charles A. Bryan	Michael A. Coca
Phillip N. Ben-Zvi	Jeanne H. Camp	Jo Ellen Cockley
Abbe Sohne Bensimon	Claudette Cantin	Robert F. Conger
Regina M. Berens	William M. Carpenter	Mary L. Corbett
Lisa M. Besman	Daniel G. Carr	Susan L. Cross
David R. Bickerstaff	Lynn R. Carroll	Janice Z. Cutler
James E. Biller	Edward J. Carter	Ronald A. Dahlquist

Thomas J. DeFalco	Thomas M. Hermes	Christopher Lattin
Jerome A. Degerness	Kathleen A. Hinds	Merlin R. Lehman
Stephen R. DiCenso	Wayne Hommes	Steven G. Lehmann
Christopher Diamantoukos	Mary T. Hosford	Roland D. Letourneau
Kevin G. Dickson	Douglas J. Hoylman	Joseph W. Levin
Michael C. Dolan	Brian A. Hughes	George M. Levine
James L. Dornfeld	James G. Inkrott	Allen Lew
John P. Drennan	Richard M. Jaeger	Richard S. Light
Michael C. Dubin	Eric J. Johnson	Orin M. Linden
Kenneth Easlon	Laura A. Johnson	Barry C. Lipton
Richard D. Easton	Warren H. Johnson Jr.	Roy P. Livingston
Paul E. Ericksen	Thomas S. Johnston	Jan A. Lommele
Richard J. Fallquist	Gary R. Josephson	Stephen J. Ludwig
Richard I. Fein	Steven W. Judd	W. James MacGinnitie
Mark E. Fiebrink	Allan M. Kaufman	Christopher P. Maher
Russell S. Fisher	Anne E. Kelly	Howard C. Mahler
Beth E. Fitzgerald	Deborah E. Kenyon	Donald E. Manis
Daniel J. Flick	Allan A. Kerin	Kevin C. McAllister
Claudia S. Forde	C.K. Stan Khury	Michael G. McCarter
Kenneth R. Frohlich	Frederick W. Kilbourne	David W. McLaughry
Michael Fusco	Richard O. Kirste	Dennis C. Mealy
Robert W. Gardner	Warren A. Klawitter	Paul A. Mestelle
Kim B. Garland	Joel M. Kleinman	Glenn G. Meyers
Bradley J. Gleason	Charles D. Kline Jr.	Robert S. Miccolis
Daniel C. Goddard	Leon W. Koch	Stephen J. Mildenhall
Steven F. Goldberg	John Joseph Kollar	David L. Miller
James F. Golz	Gustave A. Krause	Mary Frances Miller
Timothy L. Graham	Rodney E. Kreps	Michael J. Miller
Patrick J. Grannan	Andrew E. Kudera	Robert L. Miller
Gary Grant	Ronald T. Kuehn	Scott M. Miller
Gregory T. Graves	Kay E. Kufera	Neil B. Miner
Eric L. Greenhill	John M. Kulik	Karl G. Moller
Anthony J. Grippa	Cheung S. Kwan	Brian C. Moore
Sam Gutterman	Michael A. LaMonica	Evelyn Toni Mulder
Jeffrey L. Hanson	Mylene J. Labelle	Richard E. Munro
		Donna S. Munt

Daniel M. Murphy	Richard J. Roth Jr.	Frank J. Tresco
Thomas E. Murrin	Ruth E. Salzmann	Jerome E. Tuttle
Patrick R. Newlin	Roger A. Schultz	William R. Van Ark
Ray E. Niswander Jr.	Susanne Sclafane	Trent R. Vaughn
Terrence M. O'Brien	Marie Sellitti	Ricardo Verges
Robert G. Palm	Roy G. Shrum	Steven M. Visner
Jacqueline Edith	Jerome J. Siewert	Joseph L. Volponi
Pasley	LeRoy J. Simon	Robert H. Wainscott
Edward F. Peck	David Skurnick	Glenn M. Walker
Steven C. Peck	Lee M. Smith	Nina H. Webb
Stephen W. Philbrick	Richard A. Smith	Thomas A. Weidman
Kim E. Piersol	David B. Sommer	Charles Scott White
Marian R. Piet	Daniel L. Splitt	David L. White
Virginia R. Prevosto	Thomas N. Stanford	Mark Whitman
Boris Privman	James P. Streff	Michael L. Wiseman
John M. Purple	Jeanne E. Swanson	Richard G. Woll
Kenneth P. Quintilian	Susan T. Szkoda	Arlene Frances
Floyd R. Radach	Rae M. Taylor	Woodruff
Kay K. Rahardjo	Patricia A. Teufel	Walter C. Wright III
Ronald C. Retterath	Kevin B. Thompson	Barry C. Zurbuchen
Steven Carl Rominske	Darlene P. Tom	
Deborah M. Rosenberg	Michael L. Toothman	

ASSOCIATES

Jeffrey R. Adcock	Charles Brindamour	Hsiu-Mei Chang
Scott C. Anderson	Linda M. Brockmeier	Hong Chen
Martha E. Ashman	Lisa A. Brown	Brian A. Clancy
Nathaniel James	Louis M. Brown	Christopher J. Claus
Babcock	Robert F. Brown	Donald L. Closter
Kimberly M. Barnett	Kirsten R. Brumley	William B. Cody
Elizabeth F. Bassett	Ron Brusky	Howard S. Cohen
David B. Bassi	Marian M. Burkart	David G. Cook
Eric D. Besman	Michelle L. Busch	Matthew D. Corwin
Kimberly Bowen	Janet P. Cappers	William F. Costa
Dominique E. Brassier	Joseph G. Cerreta	Daniel A. Crifo

Todd H. Dashoff	Eric J. Hornick	Kwok C. Ng
Jeffrey W. Davis	Linda M. Howell	Mindy Y. Nguyen
Raymond V. DeJaco	Marie-Josée Huard	James D. O'Malley
John C. Dougherty	Man-Gyu Hur	Dale F. Ogden
Peter F. Drogan	Hou-wen Jeng	Kevin J. Olsen
David L. Drury	James B. Kahn	Denise R. Olson
Mary Ann Duchna-Savrin	Anthony N. Katz	Michael G. Owen
Stephen C. Dugan	James M. Kelly	Erica Partosoedarso
Louis Durocher	Diane L. Kinner	Daniel B. Perry
Robert P. Eramo	Joseph P. Kirley	Mitchell S. Pollack
Vicki A. Fendley	Bradley J. Kiscaden	Dale S. Porfilio
John D. Ferraro	James J. Kleinberg	David S. Powell
Ginda Kaplan Fisher	Brandelyn C. Klenner	David S. Pugel
Loy W. Fitz	Richard F. Kohan	Robert E. Quane III
Mary E. Fleischli	Terri C. Kremenski	Karen L. Queen
Ross C. Fonticella	Kenneth Allen	Patrice Raby
Jeffrey M. Forden	Kurtzman	Kiran Rasaretnam
Christian Fournier	Steven M. Lacke	James E. Rech
Jean-Pierre Gagnon	Steven W. Larson	Raymond J. Reimer
Lynn A. Gehant	Guy Lecours	Christopher R. Ritter
Daniel F. Gogol	Jennifer M. Levine	Dave H. Rodriguez
Karl Goring	Philip Lew	Jean-Denis Roy
Jeffrey S. Goy	Cara M. Low	David L. Ruhm
Monica A. Grillo	William R. Maag	Douglas A. Rupp
John A. Hagglund	Joseph A. Malsky	Romel G. Salam
Leigh Joseph Halliwell	Betsy F. Maniloff	Cindy R. Schauer
Lynne M. Halliwell	Joseph Marrassello	Christine E. Schindler
Alessandrea C. Handley	Norma M. Masella	Peter R. Schwanke
Brian D. Haney	Stephen J. McGee	Kevin H. Shang
Gerald D. Hanlon	Eugene McGovern	Robert D. Share
Thomas F. Head	David Molyneux	M. Kate Smith
Joseph A. Herbers	Andrew W. Moody	Kendra Barnes South
Ronald J. Herrig	Matthew S. Mrozek	Klayton N. Southwood
Daniel L. Hogan Jr.	Karen E. Myers	Caroline B. Spain
	Kari S. Nelson	Theodore S. Spitalnick
	Catherine A. Neufeld	William G. Stanfield

Christopher M. Steinbach	Diane R. Thurston	Denise R. Webb
Curt A. Stewart	Jennifer M. Tornquist	Robert G. Weinberg
Lori E. Stoeberl	Philippe Trahan	Russell B. Wenitsky
Deborah L. Stone	Joseph D. Tritz	Robert J. White
Brian K. Sullivan	Laura M. Turner	Jennifer N. Williams
David M. Terne	Jeffrey A. Van Kley	Lawrence Williams
Trina C. Terne	Jennifer S. Vincent	Bonnie S. Wittman
Eugene G. Thompson	Mary Elizabeth Waak	Brandon L. Wolf
Mark L. Thompson	Roger C. Wade	Kah-Leng Wong
Joseph O. Thorne	Edward H. Wagner	Rick A. Workman
	Benjamin A. Walden	Richard L. Zarnik