

OBITUARIES

**E. FREDERICK FOSSA
ALBERT J. WALSH
DEWEY G. WILLIAMS
HUBERT W. YOUNT**

E. FREDERICK FOSSA
1942–1996

E. Frederick Fossa, a Principal of Milliman & Robertson, Inc., Wakefield, Mass., and an active volunteer with the CAS, died suddenly of a heart attack on July 31, 1996, while on a business trip in San Francisco, California. He was 54.

A Massachusetts native, Fred was born in Beverly, Mass., and attended St. John's Preparatory School in Danvers, Mass., and Merrimack College in North Andover, Mass.

At the time of receiving his ACAS in 1968, Fred had already begun his actuarial career with The Employers'-Commercial Union Insurance Group, in Boston, Mass. He held many positions at the firm including Vice President and Senior Actuary and Senior Vice President and Actuary. He became a Member of the American Academy of Actuaries in 1971.

In 1973, The Employers'-Commercial Union changed its name to Commercial Union Assurance Companies. Also that year, Fred became a Fellow of the Casualty Actuarial Society.

In 1980 Fred became a consulting actuary with Tillinghast, Nelson & Warren in Newton, Mass. He became an Associate of the Conference of Consulting Actuaries in 1982. In 1983 he moved to Hansco Insurance Co. (now known as John Hancock Property & Casualty Insurance Company), in Boston, as Vice President and Actuary. He was promoted to Senior Vice President and Actuary.

In 1987, Fred returned to consulting when he opened the Boston office of Milliman & Robertson, Inc. (M&R). Within 10 years, through his leadership, energy, and enthusiasm, Fred built one of the largest casualty consulting practices within M&R. Fred also helped build a number of other consulting practices in the U.S. and abroad. His entrepreneurial spirit knew no bounds—no project was too big or too difficult to accept. Client development and service gave him great joy. He had a very wide circle of friends and touched many lives in positive ways—as a mentor, as a business partner, and as a friend.

In 1989, he became a Principal of M&R and in 1996 he was elected to the company's Board of Directors.

Fred's contributions to the CAS were extensive. From 1974 until 1976 he served on the Education and Examination Committee—Examinations. From 1976 through 1978, he served on the Education and Examination Committee—Education. He became the *Proceedings* Editor for the Editorial Committee in 1979 and held that position until 1983. Also, from 1979 until 1984, Fred served on the Committee on Loss Reserves (later renamed the Committee on Reserves).

In 1982, he served as an *ex officio* member of the Committee on Review of Papers and began his two-year term as Chairperson of the Editorial Committee.

Fred was the CAS Representative to the Joint Task Force on Loss Reserve Seminars and the Representative to the Actuarial Education and Research Foundation from 1982 until 1983. He was a Director of the CAS from 1983 until 1985.

From 1983 until 1984, Fred was a member of the CAS Long Range Planning Committee. He served on the Task Force on Canadian Casualty Loss Reserve Seminar from 1987 until 1989. Also, in 1988 he served on the Joint Organizing Committee for Property and Casualty Foundation. He became a member of the Joint Program Committee on the Appointed Actuary Seminar in 1989.

Fred is survived by his children, Justin E. Fossa and Sasha L. Fossa of Rockport, Mass., two brothers, Joseph P. Fossa of Arizona and Angelo E. Fossa of Florida, and four sisters, Priscilla M. Aucone and Constance Knudson of Beverly, Madeline J. Ryan of Peabody, Mass., and Amelia J. Moroni of Florida.

ALBERT J. WALSH, JR.
1930–1996

Albert J. Walsh, Jr., a Fellow of the Society since 1962 and a charter member of the American Academy of Actuaries, died on July 23, 1996 at the age of 66.

Walsh was born June 24, 1930 in Providence, R.I. He graduated from Harvard College in 1951 with a degree in economics. Walsh became a Chartered Property and Casualty Underwriter in 1954.

He received his ACAS designation in 1961. At that time he was employed by Liberty Mutual Insurance Company in Boston, Mass., as an associate actuary. The following year, Walsh became a Fellow of the CAS. In 1964 he was promoted to Assistant Vice President at Liberty Mutual. The next year he became Vice President of Reliance Insurance Company in Philadelphia, Pa. He remained there for four years until becoming Vice President and General Manager of the Interinsurance Exchange of the Automobile Club of Southern California in Los Angeles, Calif., in 1969. Walsh held that position until his retirement in 1986.

Walsh served on two CAS committees during his actuarial career. From 1967 until 1968, he was a member of the Publicity Committee and from 1969 until 1970 he served on the Finance Committee.

He is survived by his wife, Lucretia G. Walsh, of Pasadena, Calif., three children: Holiday Walsh, of Oakland, Calif.; Bruce Walsh, of Wakefield, R.I.; and Heather Walsh, of Orlando, Fla.; as well as two brothers and a sister.

DEWEY G. WILLIAMS
1925–1996

Dewey G. Williams, the first person from the State of Texas to be admitted to the CAS by examinations, died April 4, 1996, of chronic lymphatic leukemia and congestive heart failure. He was 70.

Born July 22, 1925, in Sulfur Springs, Texas, Williams served from 1943 through 1946 in the U.S. Air Force. He graduated with a bachelor of science degree in mathematics from Southern Methodist University, Dallas, Texas, in 1949.

Williams began his long career with the Dallas-based Texas Employers Insurance Association (later known as Employers Insurance of Texas) soon after graduation. His boss was John F. Stephens. Stephens remembers his first meeting with Williams, "I hired Williams in 1949 as a trainee in the actuarial department of our company. In the first and only interview I had with Dewey, he said his math professor at SMU had told him to go interview with H.L. Hunt (one of the richest men in the country) because he wanted a math major to calculate the odds on horse races. Dewey said he did not go for the interview because he wanted something a little more stable (no pun intended)."

In 1954 Williams became an Associate of the Society and at that time held the position of Staff Actuary with his company. He was promoted to Assistant Actuary in 1956, and to Manager/Actuarial Department in 1959. Williams was named Assistant Secretary in 1962 and the following year he became a Fellow of the CAS.

In 1967, Williams was promoted to Vice President, Actuary and in 1975 to Senior Vice President. In 1979, he was named Executive Vice President and was appointed to the company's Board of Directors and Executive Committees. Williams was finally promoted to President in 1981, a position he held until his retirement in 1993.

Williams was active in the insurance industry. He served on two CAS committees: the Publicity Committee from 1966 until 1968, and the Special Task Force to Study Recruitment of New Candidates to the Profession in 1971. Williams was also a charter member of the American Academy of Actuaries and served on the Board of Directors for the National Council on Compensation Insurance.

Williams also contributed his time and energy to the Dallas community. He was the Chairman of the Board of the American Cancer Society, Dallas Central Unit and a member of the Board of Directors of the Baylor University Medical Center Foundation. In addition, he was a member of the Dallas Citizens Council and the Dallas Chamber of Commerce (serving on its finance committee). He also served on the Advisory Council of Communities Foundation of Texas and on the Board of Directors for the Baylor Dental School.

Stephens reported that Williams loved to play golf, especially with his sons. "Later in life he got interested in ballroom dancing with his wife. He had a large dance floor installed in a new home for entertaining the members of their dance club."

He is survived by his wife of 53 years, Betty S. Williams, of Dallas; three children: Sharon Williams Bothe, of Bedford, Texas; Paul David Williams, of Dallas; and Don Allan Williams, of Plano, Texas; and six grandchildren: Darren, John, Susan, and Janet Bothe, Thomas Finney and Brad Williams.

HUBERT W. YOUNT
1900–1996

Hubert W. Yount, a Fellow of the Society since 1953 and a charter member of the American Academy of Actuaries, died on December 1, 1996, after a long illness.

Yount was born in Biltmore, North Carolina, on March 8, 1900. He graduated from Ohio State University in 1921 with a Bachelor of Science degree. During college, Yount served in ROTC, but World War I ended the day he reported for active duty. He earned his Master of Science degree from Massachusetts State College in 1923. He married Ruth Millicent Carpenter on October 25, 1924.

At the onset of his career in 1923, Yount was an instructor in the Agricultural Economics Department at the Massachusetts State College. He was promoted to Assistant Research Professor in 1925 and to Assistant Professor in 1927.

He joined Liberty Mutual Insurance Company, Boston, Mass., and began his steady climb to executive management as Supervisor of Research in 1929. He was promoted to Associate Actuary in 1932 and to Actuary the following year. Yount was named Vice President and Actuary in 1934. Nine years later, in 1943, Yount was promoted to Vice President and Underwriting Manager. He was named Vice President of Liberty Mutual Fire Insurance Company in 1956 and Executive Vice President of Liberty Mutual Insurance Company the next year. He was named to the Executive Council in 1963 and retired in 1963.

Yount also lent his experience to many civic and professional organizations. Yount served on the CAS Committee on Social Insurance in 1964. He was also a member of the Corporation of the Massachusetts Memorial Hospital, a member of the American Statistical Association, and a member of the Board of Governors of the Insurance Institute of America. He served as a trustee, a member of the Executive Committee, chairman, and

president for the American Institute for Property and Liability Underwriters, Inc.; director and president of the American Mutual Insurance Alliance; director and president of the National Association of Automotive Mutual Insurance Companies; and director and president of the National Association of Mutual Casualty Companies. He was also a director and president of the Atomic Industrial Forum, Inc., a member of the Insurance Executives Advisory Group to the Atomic Energy Commission, and a member of the Board of Trustees of the Insurance Society of New York. He also a member of Alpha Zeta and Phi Kappa Phi, The Algonquin, and the Brae Burn Country Club.

According to his daughter, Elizabeth Yount Black, Hubert Yount liked challenges, to travel, and to meet people. "I have in my possession a folder of wonderful letters sent to him following his retirement, from people he had been in contact with not just at Liberty Mutual, but from other firms and in other capacities. It shows a side of my father I was not privileged to know."

Yount is survived by his daughter, Elizabeth Yount Black, of Jacksonville, Florida; four grandchildren, and eight great-grandchildren.