

MINUTES OF THE 1999 SPRING MEETING

May 16–19, 1999

DISNEY'S CONTEMPORARY RESORT AT THE
WALT DISNEY WORLD RESORT

LAKE BUENA VISTA, FLORIDA

Sunday, May 16, 1999

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.

New Associates and their guests were honored with a special presentation from 5:30 p.m. to 6:30 p.m. Members of the 1999 Executive Council discussed their roles in the Society with the new members. In addition, Robert A. Anker, who is a past president of the CAS, gave a short talk on the American Academy of Actuaries' (AAA) Casualty Practice Council.

A reception for all meeting attendees followed the new Associates reception and was held from 6:30 p.m. to 7:30 p.m.

Monday, May 17, 1999

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

The 1999 Business Session, which was held from 8:00 a.m. to 9:00 a.m., started off the first full day of activities for the 1999 Spring Meeting. Mr. Lehmann introduced the CAS Executive Council, the Board of Directors, and CAS past presidents who were in attendance, including Robert A. Anker (1996), Phillip N. Ben-Zvi (1985), Ronald L. Bornhuetter (1975), Charles A. Bryan (1990), David P. Flynn (1992), Charles C. Hewitt Jr. (1972), M. Stanley Hughey (1974), Allan M. Kaufman (1994), Michael L. Toothman

(1991), Mavis A. Walters (1997), and Michael A. Walters (1986).

Mr. Lehmann also recognized special guests in the audience: Howard Bolnick, president of the Society of Actuaries; Stephen P. D'Arcy, president-elect of the American Risk and Insurance Association; Linda Lamel, executive director of the Risk and Insurance Management Society; and Michael L. Toothman, president-elect of the Conference of Consulting Actuaries.

Curtis Gary Dean, Robert S. Miccolis, and Kevin B. Thompson announced the 160 new Associates and Alice H. Gannon announced the 13 new Fellows. The names of these individuals follow.

NEW FELLOWS

Mustafa Bin Ahmad	Bruce Daniel Fell	Dawn M. Lawson
Betsy A. Branagan	Claudine Helene	Richard Borge Lord
Elliot Ross Burn	Kazanecki	Michael Shane
Brian Harris Deephouse	Deborah M. King	Christopher C.
Alana C. Farrell	Eleni Kourou	Swetonic

NEW ASSOCIATES

Jason R. Abrams	Mario Binetti	Allison F. Carp
Michael Bryan Adams	Christopher David	Daniel George
Anthony L. Alfieri	Bohn	Charbonneau
Silvia J. Alvarez	Mark E. Bohrer	Nathalie Charbonneau
Gwendolyn Anderson	David R. Border	Todd Douglas Cheema
Paul D. Anderson	Thomas S. Botsko	Yvonne W. Y. Cheng
Amy Petea Angell	Stephane Brisson	Julia Feng-Ming Chu
Anju Arora	Karen Ann Brostrom	Jeffrey Alan Clements
Nathalie J. Auger	Conni Jean Brown	Jeffrey J. Clinch
Amy Lynn Baranek	Paul Edward Budde	Eric John Clymer
Patrick Beaudoin	Julie Burdick	Carolyn J. Coe
David James Belany	Derek D. Burkhalter	Steven A. Cohen
Kristen Maria Bessette	Anthony Robert	Larry Kevin Conlee
John T. Binder	Bustillo	Peter J. Cooper

Sean Oswald Curtis Cooper	Amy Louise Hicks Jay T. Hieb	Ain Milner Michael W. Morro
Sharon R. Corrigan	Glenn R. Hiltbold	John-Giang L. Nguyen
David Ernest Corsi	Glenn Steven Hochler	Michael Douglas Nielsen
Jose R. Couret	Brook A. Hoffman	Randall William Oja
John Edward Daniel	Todd Harrison Hoivik	Sheri L. Oleshko
Mujtaba H. Dato	Terrie Lynn Howard	Leo Martin Orth Jr.
Catherine L. DePolo	Paul Jerome Johnson	Gerard J. Palisi
Jean A. DeSantis	Bryon Robert Jones	Prabha Pattabiraman
Timothy Michael DiLellio	Burt D. Jones	Michael A. Pauletti
Sophie Duval	Derek A. Jones	Fanny C. Paz-Prizant
James Robert Elicker	Ung Min Kim	Rosemary Catherine Peck
Gregory James Engl	Thomas F. Krause	John Michael Pergrossi
Brian Michael Fernandes	Isabelle La Palme	Sylvain Perrier
Kenneth D. Fikes	Travis J. Lappe	Christopher Kent Perry
Janine Anne Finan	Borwen Lee	Anthony J. Pipia
Sean Paul Forbes	Christian Lemay	Jordan J. Pitz
Ronnie Samuel Fowler	Brendan Michael Leonard	Thomas LeRoy Poklen Jr.
Mark R. Frank	Karen N. Levine	William Dwayne Rader Jr.
Serge Gagne	Sally Margaret Levy	Sara Reinmann
James M. Gallagher	Sharon Xiaoyin Li	Sylvain Renaud
Anne M. Garside	Dengxing Lin	Mario Richard
Justin Gordon Gensler	Kelly A. Lysaght	David C. Riek
Emily C. Gilde	Kevin M. Madigan	Kathleen Frances Robinson
Theresa Giunta	Vahan A. Mahdasian	Joseph Francis Rosta Jr.
Todd Bennett Glassman	Atul Malhotra	Janelle Pamela Rotondi
Paul E. Green Jr.	Albert Maroun	Robert Allan Rowe
Joseph Paul Greenwood	Jason Aaron Martin	Joseph John Sacala
Michael S. Harrington	Laura Smith McAnena	James C. Santo
Bryan Hartigan	Timothy L. McCarthy	
Jeffery Tim Hay	Rasa Varanka McKean	
Qing He	Sarah Kathryn McNair-Grove	
	Kirk Francis	
	Menanson	

Frances Ginette Sarrel	Mark Richard Strona	Douglas M. Warner
Jason Thomas Sash	Jayne P. Stubit	David W. Warren
Jeremy Nelson	Stephen James Talley	Kevin Earl Weathers
Scharnick	Jo Dee Thiel-Westbrook	Trevar K. Withers
Jeffery Wayne Scholl	Robert M. Thomas II	Meredith Martin
Annamarie Schuster	Jennifer L. Throm	Woodcock
Peter Abraham	Gary Steven Traicoff	Jonathan Stanger
Scourtis	Andrea Elisabeth	Woodruff
David Garrett Shafer	Trimble	Perry Keith Wooley
Vladimir Shander	Brian K. Turner	Yin Zhang
Seth Shenghit	Jon S. Walters	Steven Bradley Zielke

Mr. Lehmann then introduced M. Stanley Hughey, a past president of the Society, who presented the Address to New Members.

David R. Chernick, CAS vice president-programs and communications, spoke to the meeting participants about the highlights of this meeting and what was planned in the program.

James Surrago, vice chairperson of the Continuing Education Committee, announced that three *Proceedings* papers and two discussions of *Proceedings* papers would be presented at this meeting. In all, five papers were accepted for publication in the 1999 *Proceedings of the Casualty Actuarial Society*.

Mr. Surrago also gave a brief description of this year's Call Paper Program on Securitization of Risk. He announced that all of the call papers would be presented at this meeting. In addition, the papers were published in the 1999 CAS *Discussion Paper Program* and could be found on the CAS Web Site. Mr. Surrago presented the Michelbacher Prize to Richard W. Gorvett for his paper, "Insurance Securitization: The Development of a New Asset Class," and to Donald F. Mango for his paper, "Risk Load and the Default Rate of Surplus." The Michelbacher Prize commemorates the work of Gustav F. Michelbacher and honors the authors of the best paper(s) submitted in response to a call for discussion papers. The papers are judged by a specifically appointed commit-

tee on the basis of originality, research, readability, and completeness.

Mr. Lehmann then began the presentation of other 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. Lehmann announced that Jingsu Pu is the recipient of the 1999 CAS Harold W. Schloss Memorial Scholarship Fund. Pu will be presented with a \$500 scholarship.

Mr. Lehmann then concluded the business session of the Spring Meeting by calling for a review of *Proceedings* papers.

Mr. Lehmann next introduced the featured speaker, Lawrence Kudlow, who is chief economist, director of research, and senior vice president of American Skandia Life Assurance, as well as a business commentator and noted economist.

The first General Session was held from 10:30 a.m. to noon.

“European Union’s Impact on the Insurance Industry”

Moderator: Terry G. Clarke
Managing Principal
Tillinghast-Towers Perrin

Panelists: Catherine Cresswell
Chief Actuary
Government Actuary’s Department

Robert P. Hartwig
Vice President & Chief Economist
Insurance Information Institute

Jay B. Morrow
Vice President & Actuary
American International Underwriters

After a luncheon, the afternoon was devoted to presentations of concurrent sessions and discussion papers. The call papers presented from 1:15 p.m. to 2:45 p.m. were:

1. "Actuarial and Economic Aspects of Securitization of Risk"
Authors: Samuel H. Cox
Georgia State University
Joseph R. Fairchild
Georgia State University
Hal W. Pedersen
Georgia State University
2. "Property/Liability Insurance Risk Management and Securitization"
Author: Trent R. Vaughn
GRE Insurance
3. "Eliminating Mortgage Insurance through Risk-Adjusted Interest Rates (The Securitization of Mortgage Default Risk)"
Authors: Bruce D. Fell
Arthur Andersen LLP
William S. Ober
Arthur Andersen LLP
4. "Risk Load and the Default Rate of Surplus"
Author: Donald F. Mango
Zurich Centre ReSource, Ltd.

The concurrent sessions presented from 1:15 p.m. to 2:45 p.m. were:

1. The New Actuarial Exam Structure: Responses by Universities and Implications for Recruiting
Moderator: Richard W. Gorvett
Assistant Professor of Finance and Insurance
The College of Insurance

Panelists: David M. Elkins
Senior Actuary
Allstate Insurance Company
Curtis E. Huntington
Professor of Mathematics
Director of Actuarial Program
University of Michigan
Dale S. Porfilio
Associate Actuary
Allstate Insurance Company

2. The Outlook for Automobile Insurance in the New Millennium

Moderator: Michael A. Walters
Principal
Tillinghast-Towers Perrin

Panelists: J. Parker Boone
Senior Vice President
InsWeb
Charles A. Bryan
Senior Vice President & Chief Actuary
Nationwide Insurance Company
Anne E. Kelly
Chief Casualty Actuary
New York State Insurance Department
Shirley Grogan
Assistant Vice President–Auto Pricing
The Hartford

3. What is the Right Mix: Blending of Governmental and Private Funding for Catastrophic Exposure

Moderator: David R. Chernick
Assistant Vice President & Actuary
Allstate Insurance Company

Panelists: Rade T. Musulin
Vice President–Actuary
Florida Farm Bureau Insurance
Companies
Tim R. Richison
Chief Financial Officer
California Earthquake Authority

4. Professionalism Continuing Education

Moderator/ Gregory L. Hayward
Facilitator: Actuary
State Farm Mutual Automobile Insurance
Company

Facilitators: C. Gary Dean
Assistant Vice President & Actuary
SAFECO/American States Business
Insurance
Thomas C. Griffin
Staff Attorney
American Academy of Actuaries
William J. VonSeggern
Assistant Vice President
Fireman’s Fund Insurance Companies

Proceedings papers presented during this time were:

1. “Workers Compensation Reserve Uncertainty”

Authors: Douglas M. Hodes
Liberty Mutual Group
Sholom Feldblum
Liberty Mutual Group
Gary Blumsohn
F & G Re, Inc.

2. "Levels of Determinism in Workers Compensation Reinsurance Commutations"

Author: Gary Blumsohn
F & G Re, Inc.

After a refreshment break, presentations of call papers, concurrent sessions, and *Proceedings* papers continued from 3:15 p.m. to 4:45 p.m. Certain call papers and concurrent sessions presented earlier were repeated. Additional call papers presented during this time were:

1. "Pricing Catastrophe Risk: Could CAT Futures Have Coped with Andrew?"

Authors: Stephen P. D'Arcy
University of Illinois
Virginia G. France
University of Illinois
Richard W. Gorvett
The College of Insurance

2. "Insurance Securitization: The Development of a New Asset Class"

Author: Richard W. Gorvett
The College of Insurance

The additional concurrent sessions presented from 3:15 p.m. to 4:45 p.m. were:

1. Actuaries in Nontraditional Roles

Moderator/ Panelist: Paul J. Brehm
Vice President
St. Paul Fire & Marine Insurance
Company

Panelists: Richard R. Anderson
Actuary
Risk Management Solutions

Gregory V. Ostergren
President & CEO
American National Property & Casualty
Company

David G. Walker
Director/Associate Actuary
Allianz Insurance Company

2. The Path to Fellowship

Moderator: Patrick K. Devlin
Senior Consultant
PricewaterhouseCoopers LLP

Panelists: Daniel L. Hogan Jr.
Assistant Vice President
Hartford Financial Services
Steven A. Kelner
Vice President
American Re-Insurance Company
Dee Dee Mays
Senior Regional Actuary
National Council on Compensation
Insurance
Christopher Tait
Consulting Actuary
Milliman & Robertson, Inc.

3. Questions and Answers with the CAS Board of Directors

Moderator: Alice H. Gannon
Vice President
United Services Automobile Association

Panelists: Jerome A. Degerness
President
Degerness Consulting Services, Inc.

Gail M. Ross
Vice President
Am-Re Consultants, Inc.
Michael L. Toothman
Partner
Arthur Andersen LLP

A reception for new Fellows and their 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 18, 1999

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

Two General Sessions were held from 8:00 a.m. to 9:30 a.m.
The General Sessions presented were:

“Year 2000 Update”

Moderator/ Philip D. Miller
Panelist: Consulting Actuary
Tillinghast-Towers Perrin
Panelists: Dan Romito
Vice President, Year 2000
CNA Insurance Companies
Martin P. Sheffield
Vice President
A.M. Best Company

“Financial Markets and Their Impact on the Property/Casualty Industry”

Moderator: David P. Flynn
Consultant
Panelists: Peter Bouyoucos
Principal
Morgan Stanley Dean Witter

Kevin T. Cronin
President
International Insurance Council

Robert Klein
Director of the Center for Risk
Management and
Insurance Research
Georgia State University

Certain discussion papers and concurrent sessions that had been presented earlier during the meeting were repeated this morning from 10:00 a.m. to 11:30 a.m. Additional call papers presented during this time were:

1. "Index Heritage Performance: A Bootstrap Study of Hurricane Fran"

Authors: Xin Cao
IndexCo, LLP
Bruce Thomas
IndexCo, LLP

2. "Uncertainty in Hurricane Risk Modeling and Implications for Securitization"

Author: David Miller
Guy Carpenter

The additional concurrent sessions presented from 10:00 a.m. to 11:30 a.m. were:

1. The Future of Workers Compensation Ratemaking

Moderator/ Timothy L. Wisecarver
Panelist: President
Pennsylvania and Delaware
Compensation Rating Bureaus

Panelists: Michael Lamb
Casualty Actuary
Oregon Insurance Division

Pamela Sealand Reale
Assistant Vice President & Actuary
Orion Capital/EBI Companies

2. DFA in the Real World

Moderator: Robert A. Daino
Vice President
Am-Re Consultants, Inc.

Panelists: Manuel Almagro
Vice President
Swiss Re Investors
Charles C. Emma
Consulting Actuary
Miller, Rapp, Herbers & Terry, Inc.
John W. Gradwell
Associate Actuary
Sedgwick Re Insurance Strategy, Inc.

3. Emerging Financial Products

Moderator: William F. Dove
Vice President
Centre Solutions

Panelists: Michael K. Curry
Senior Vice President
Capital Reinsurance Company
Eugene O'Keane
Vice President
American Re Financial Products
Scott M. Sanderson
Senior Vice President
J&H Marsh & McLennan

4. Loss Portfolio Transfers

Moderator/ Panelist: Chris E. Nelson
Vice President
CNA Re

Panelists: Jean A. Connolly
Director
PricewaterhouseCoopers LLP
Elizabeth E. L. Hansen
Senior Vice President
E. W. Blanch Company, Inc.

Various CAS committees met from 12:00 p.m. to 5:00 p.m. Presentation of call papers, concurrent sessions, and *Proceedings* papers continued from 12:30 p.m. to 2:00 p.m. Certain call papers and concurrent sessions presented earlier were repeated. The additional call paper presented during this time was:

1. "Catastrophe Risk Securitization: Insurer and Investor"

Authors: Glenn G. Meyers
Insurance Services Office, Inc.
John J. Kollar
Insurance Services Office, Inc.

Proceedings papers presented during this time were:

1. Discussion of the discussion of "Surplus—Concepts, Measures of Return, and Determination"
(by Russell E. Bingham, *PCAS*, LXXX, 1993, p. 55)
(Discussion by Robert K. Bender, *PCAS*, LXXXIV, 1997, p. 44)

Discussion by: David L. Ruhm
AIG Risk Finance
Carlton R. Grose
Universal Underwriters Group

2. "A Systematic Relationship Between Minimum Bias and Generalized Linear Model"

Author: Stephen J. Mildenhall
CNA Re

3. Discussion of "The Complement of Credibility"
(by Joseph A. Boor, *PCAS*, LXXXIII, 1996, p. 1)
Discussion by: Sholom Fledblum
Liberty Mutual Group

All members and guests enjoyed dinner at a Coney Island Beach Party from 6:30 p.m. to 10:00 p.m.

Wednesday, May 19, 1999

Certain call papers and concurrent sessions that had been presented earlier during the meeting were repeated this morning from 8:00 a.m. to 9:30 a.m. Additional concurrent sessions presented were:

1. Joint Code of Professional Conduct
Moderator: Jack M. Turnquist
Totidem Verbis
Panelists: Lauren M. Bloom
General Counsel
American Academy of Actuaries
C. Gary Dean
Assistant Vice President & Actuary
SAFECO/American States Business
Insurance
Roger A. Schultz
Assistant Vice President
Allstate Insurance Company
2. Social Security
Moderator: Ron Gebhardtsbauer
Senior Pension Fellow
American Academy of Actuaries
Panelists: Gareth Davis
Policy Analyst
The Heritage Foundation

Cori E. Uccello
Research Associate
The Urban Institute

3. Pricing Unique Exposures

Moderator/ Beth E. Fitzgerald
Panelist: Assistant Vice President
Insurance Services Office, Inc.

Panelists: Paul C. Martin
Consulting Actuary
Bernard H. Gilden
Property Actuary
The Hartford

4. Managing the “Managed”—Changing Liabilities Within
the Health Care System

Moderator: Bernard Horovitz
Actuary
Executive Risk Indemnity

Panelists: Susan Huntington
Director of Healthcare Risk Management
Executive Risk Indemnity
Richard B. Lord
Assistant Actuary
Milliman & Robertson, Inc.

After a refreshment break, the final General Session was held
from 10:00 a.m. to 11:30 a.m.:

“A Chief Actuary Discussion on Market Behavior”

Moderator: Phillip N. Ben-Zvi
Principal-In-Charge
PricewaterhouseCoopers LLP

Panelists: John C. Burville
Chief Actuary
ACE Limited

Charles H. Dangelo
 President
 AIG Risk Management, Inc.
 Frederick O. Kist
 Senior Vice President and Corporate
 Actuary
 CNA Insurance Companies

Steven G. Lehmann officially adjourned the 1999 CAS Spring Meeting at 11:45 a.m. after closing remarks and an announcement of future CAS meetings.

Attendees of the 1999 CAS Spring Meeting

The 1999 CAS Spring Meeting was attended by 319 Fellows, 264 Associates, and 62 Guests. The names of the Fellows and Associates in attendance follow:

FELLOWS

Mark A. Addiego	Michele P. Bernal	Elliot Ross Burn
Stephanie J. Albrinck	William P. Biegaj	John F. Butcher II
Terry J. Alfuth	Richard A. Bill	J'ne Elizabeth Byckovski
Manuel Almagro Jr.	Gavin C. Blair	Christopher S. Carlson
Larry D. Anderson	Jean-François Blais	Kenneth E. Carlton
Richard R. Anderson	Ralph S. Blanchard III	Lynn R. Carroll
Robert A. Anker	Gary Blumsohn	Michael J. Caulfield
Lawrence J. Artes	J. Parker Boone	Dennis K. Chan
Timothy J. Banick	Joseph A. Boor	Scott K. Charbonneau
W. Brian Barnes	Ronald L. Bornhuetter	David R. Chernick
Gregory S. Beaulieu	Wallis A. Boyd Jr.	Gary C.K. Cheung
Douglas L. Beck	George P. Bradley	Rita E. Ciccariello
Allan R. Becker	Betsy A. Branagan	Gregory J. Ciezadlo
Stephen A. Belden	Paul J. Brehm	Kay A. Cleary
David M. Bellusci	Charles A. Bryan	Eugene C. Connell
Phillip N. Ben-Zvi	James E. Buck	Martin L. Couture
Douglas S. Benedict	George Burger	Catherine Cresswell
Regina M. Berens	Mark E. Burgess	Frederick F. Cripe

Alan M. Crowe	Bruce D. Fell	Gregory L. Hayward
Michael K. Curry	Carole M. Ferrero	Barton W. Hedges
Robert J. Curry	Ginda Kaplan Fisher	Dennis R. Henry
Michael T. Curtis	Russell S. Fisher	Teresa J. Herderick
Stephen P. D'Arcy	Beth E. Fitzgerald	Steven C. Herman
Robert A. Daino	David P. Flynn	Charles C. Hewitt Jr.
Joyce A. Dallessio	Edward W. Ford	Daniel L. Hogan Jr.
Charles H. Dangelo	Christian Fournier	Beth M. Hostager
Thomas J. DeFalco	Bruce F. Friedberg	Brian A. Hughes
Curtis Gary Dean	Patricia A. Furst	M. Stanley Hughey
Brian H. Deephouse	Scott F. Galiardo	Robert P. Irvan
Jerome A. Degerness	Alice H. Gannon	Christopher D. Jacks
Howard V. Dempster	Louis Gariepy	Ronald W. Jean
Patrick K. Devlin	Eric J. Gesick	Andrew P. Johnson
Edward D. Dew	Robert A. Giambo	Daniel K. Johnson
Stephen R. DiCenso	John F. Gibson	Eric J. Johnson
Jeffrey F. Deigl	Gregory S. Girard	Kurt J. Johnson
James L. Dornfeld	Bradley J. Gleason	Mark R. Johnson
Victor G. dos Santos	Daniel C. Goddard	Thomas S. Johnston
William F. Dove	Leonard R. Goldberg	Ira Mitchell Kaplan
Michael C. Dubin	Irwin H. Goldfarb	Frank J. Karlinski III
Brian Duffy	Charles T. Goldie	Janet S. Katz
Thomas J. Duffy	Richard W. Gorvett	Allan M. Kaufman
M. L. Butch Dye	Linda M. Goss	Claudine H. Kazanecki
Jeffrey Eddinger	Gregory S. Grace	Hsien-Ming Keh
Dale R. Edlefson	Steven A. Green	Brandon D. Keller
Douglas D. Eland	Russell H. Greig Jr.	Tony J. Kellner
David M. Elkins	Carleton R. Grose	Anne E. Kelly
Thomas J. Ellefson	Terry D. Gusler	Steven A. Kelner
Charles C. Emma	David N. Hafling	Kevin A. Kesby
Glenn A. Evans	Greg M. Haft	Joe C. Kim
Philip A. Evensen	Robert C. Hallstrom	Deborah M. King
John S. Ewert	Elizabeth E. L. Hansen	Frederick O. Kist
Alana C. Farrell	Christopher L. Harris	Charles D. Kline Jr.
Dennis D. Fasking	Roger M. Hayne	Fredrick L. Klinker
Sholom Feldblum	David H. Hays	Terry A. Knull

John J. Kollar	Isaac Mashitz	Dale S. Porfilio
Mikhael I. Koski	Steven E. Math	Jeffrey H. Post
Eleni Kourou	Dee Dee Mays	Virginia R. Prevosto
Thomas J. Kozik	Heidi J. McBride	Deborah W. Price
Gary R. Kratzer	Michael G. McCarter	David S. Pugel
John R. Kryczka	Charles W. McConnell	Richard A. Quintano
Ronald T. Kuehn	Richard T. McDonald	Christine E. Radau
David R. Kunze	Liam Michael	Rajagopalan K. Raman
Paul E. Lacko	McFarlane	Kiran Rasaretnam
Blair W. Laddusaw	Stephen J. McGee	Ralph L. Rathjen
David A. Lalonde	Dennis T. McNeese	Pamela Sealand Reale
Dean K. Lamb	Robert E. Meyer	John J. Reynolds III
John A. Lamb	Glenn G. Meyers	Andrew S. Ribauda
R. Michael Lamb	Robert S. Miccolis	Brad M. Ritter
Michael A. LaMonica	Stephen J. Mildenhall	Kevin B. Robbins
Nicholas J. Lannutti	David L. Miller	A. Scott Romito
Michael D. Larson	Philip D. Miller	Deborah M. Rosenberg
Paul W. Lavrey	Susan M. Miller	Gail M. Ross
Dawn M. Lawson	Jay B. Morrow	Richard J. Roth Jr.
Robert H. Lee	Raymond D. Muller	Bradley H. Rowe
Marc-Andre Lefebvre	Timothy O. Muzzey	James B. Rowland
Steven G. Lehmann	Chris E. Nelson	Jean Roy
John J. Lewandowski	Richard T. Newell Jr.	Stuart G. Sadwin
John J. Limpert	Peter M. Nonken	Stephen Paul Sauthoff
Richard A. Lino	G. Chris Nyce	Peter J. Schultheiss
Richard W. Lo	Marc F. Oberholtzer	Roger A. Schultz
Deborah E. Logan	Kevin Jon Olsen	Peter R. Schwanke
Richard Borge Lord	Layne M. Onufer	Robert F. Scott Jr.
Stephen P. Lee	Marlene D. Orr	Terry M. Seckel
Robert G. Lowery	Joanne M. Ottone	Alan R. Seeley
Aileen C. Lyle	Rudy A. Palenik	Margaret E. Seiter
Mark J. Mahon	Joseph M. Palmer	Peter Senak
Gary P. Maile	Chandrakant C. Patel	Michael Shane
Donald F. Mango	Bruce Paterson	Derrick D. Shannon
Anthony L. Manzitto	Sarah L. Petersen	Jerome J. Siewert
Paul C. Martin	Steven Petlick	David Skurnick

John Slusarski	Richard D. Thomas	Dominic A. Weber
Lee M. Smith	Kevin B. Thompson	John P. Welch
Bruce R. Spidell	Michael L. Toothman	Geoffrey T. Werner
David Spiegler	Janet A. Trafecanty	David C. Westerholm
Elisabeth Stadler	Patrick N. Tures	Charles S. White
Douglas W. Stang	Gail E. Tverberg	David L. White
Brian M. Stoll	James F. Tygh	Mark Whitman
Edward C. Stone	Timothy J. Ungashick	Kevin L. Wick
Kevin D. Strous	Jeffrey A. Van Kley	Chad C. Wischmeyer
James Surrago	Trent R. Vaughn	Timothy L. Wisecarver
Russel L. Sutter	Joseph L. Volponi	Paul E. Wulterkens
Collin J. Suttie	William J. VonSeggern	Floyd M. Yager
Jeanne E. Swanson	Gregory M. Wacker	Richard P. Yocius
Ronald J. Swanstrom	Robert H. Wainscott	Heather E. Yow
Christopher C. Swetonic	Mavis A. Walters	James W. Yow
Christopher Tait	Michael A. Walters	Doug A. Zearfoss
Kathleen W. Terrill	Bryan C. Ware	

ASSOCIATES

Jason R. Abrams	John T. Binder	Derek D. Burkhalter
Michael B. Adams	Mario Binetti	William E. Burns
Stephen A. Alexander	Christopher D. Bohn	Anthony R. Bustillo
Anthony L. Alfieri	Raju Bohra	Sandra L. Cagley
Silvia J. Alvarez	Mark E. Bohrer	Allison F. Carp
Athula Alwis	John P. Booher	Paul A. Chabarek
Gwendolyn Anderson	David R. Border	Daniel G. Charbonneau
Paul D. Anderson	Sherri L. Border	Nathalie Charbonneau
Nancy L. Arico	Thomas S. Botsko	Debra S. Charlop
Nathalie J. Auger	Erik R. Bouvin	Todd D. Cheema
Glenn R. Balling	Steven A. Briggs	Yvonne W. Y. Cheng
Joanne Balling	Stephane Brisson	Michael J. Christian
Phillip W. Banet	Karen A. Brostrom	Theresa A. Christian
Amy L. Baranek	Conni J. Brown	Julia Feng-Ming Chu
Patrick Beaudoin	Paul E. Budde	Christopher J. Claus
David J. Belany	Julie Burdick	Jeffrey A. Clements
Kristen M. Bessette	Hugh E. Burgess	Jeffrey J. Clinch

Eric J. Clymer	Bernard H. Gilden	Daniel R. Kamen
Carolyn J. Coe	Steven B. Goldberg	Ung Min Kim
Steven A. Cohen	Jay C. Gotelaere	Martin T. King
Larry K. Conlee	John W. Gradwell	Kirk L. Kutch
Peter J. Cooper	Gary Granoff	Isabelle La Palme
Sean O. Cooper	Paul E. Green Jr.	Travis J. Lappe
Sharon R. Corrigan	Joseph P. Greenwood	Betty F. Lee
David E. Corsi	David J. Gronski	Borwen Lee
William F. Costa	Jacqueline Lewis	Ramona C. Lee
Jose R. Couret	Gronski	Todd W. Lehmann
Kathleen T. Cunningham	William A. Guffey	Christian Lemay
John E. Daniel	Nasser Hadidi	Bradley H. Lemons
Todd H. Dashoff	John A. Hagglund	Charles Letourneau
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Catherine L. DePolo	Michael S. Harrington	Craig A. Levitz
Timothy M. DiLellio	Bryan Hartigan	John N. Levy
Kevin F. Downs	Jeffery T. Hay	Sally M. Levy
Sara P. Drexler	Qing He	Philip Lew
Sophie Duval	Joseph A. Herbers	Sharon Xiaoyin Li
Brian M. Fernandes	Amy L. Hicks	Dengxing Lin
Kenneth D. Fikes	Jay T. Hieb	Elizabeth Long
Robert F. Flannery	Glenn R. Hiltbold	Ronald P. Lowe Jr.
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Sarah Jane Fore	Glenn S. Hochler	Daniel P. Maguire
Ronnie S. Fowler	Brook A. Hoffman	Cornwell H. Mah
Mark R. Frank	Todd H. Hoivik	Vahan A. Mahdasian
Serge Gagne	Eric J. Hornick	Atul Malhotra
James M. Gallagher	Bernard R. Horovitz	Sudershan Malik
Donald M. Gambardella	Terrie L. Howard	Albert Maroun
Anne M. Garside	Gloria A. Huberman	Joseph Marrassello
Lynn A. Gehant	John J. Javaruski	Jason Aaron Martin
Christine A. Gennett	Brian E. Johnson	Tracey L. Matthew
Justin G. Gensler	Paul J. Johnson	Laura Smith McAnena
Emily C. Gilde	Bryon R. Jones	Timothy L. McCarthy
	Burt D. Jones	Phillip E. McKneely
	Derek A. Jones	Kirk F. Menanson

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Ain Milner	W. Vernon Rice	Stephen J. Talley
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Michael J. Moss	Christopher R. Ritter	Jennifer L. Throm
Robert J. Moss	Kathleen F. Robinson	Nanette Tingley
Rade T. Musulin	Rebecca L. Roever	Gary S. Traicoff
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Leo M. Orth Jr.	Joanne E. Russell	Gregory S. Wanner
Gregory V. Ostergren	Stephen P. Russell	Stephen D. Warfel
John A. Pagliaccio	Maureen S. Ruth	Douglas M. Warner
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Sylvain Perrier	Peter A. Scourtis	Thomas J. White
Christopher K. Perry	Michael L. Scruggs	Mary E. Wills
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Jordan J. Pitz	Vladimir Shander	Bonnie S. Wittman
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Kathy Popejoy	James J. Smaga	Meredith M. Woodcock
Matthew H. Price	Katherine R. S. Smith	Jonathan S. Woodruff
Patricia A. Pyle	David C. Snow	Perry K. Wooley
Sasikala Raman	Klayton N. Southwood	Robert S. Yenke
James E. Rech	Mark R. Strona	Yin Zhang
Sara Reinmann	Jayne P. Stubit	Steven B. Zielke
Sylvain Renaud	Lisa M. Sukow	Edward J. Zonenberg