

MINUTES OF THE 1999 CAS ANNUAL MEETING

November 14–17, 1999

SAN FRANCISCO MARRIOTT

SAN FRANCISCO, CALIFORNIA

Sunday, November 14, 1999

The Board of Directors held their regular quarterly meeting from 9:00 a.m. 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 1999 CAS Executive Council members briefly 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 welcome reception for all members and guests was held from 6:30 p.m. to 7:30 p.m.

Monday, November 15, 1999

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

CAS President Steven G. Lehmann opened the business session at 8:00 a.m. and introduced members of the Executive Council and the CAS Board of Directors. Mr. Lehmann also recognized past presidents of the CAS who were in attendance at the meeting, including: Robert A. Anker (1996), Irene K. Bass (1993), Albert J. Beer (1995), Phillip N. Ben-Zvi (1985), Ronald L. Bornhuetter (1975), Charles A. Bryan (1990), Michael Fusco (1989), David G. Hartman (1987), Charles C. Hewitt Jr. (1972), Carlton W. Honebein (1983), Allan M. Kaufman (1994), C.K. "Stan" Khury (1984), W. James MacGinnitie (1979), George D. Morison (1976),

Kevin M. Ryan (1988), Jerome A. Scheibl (1980), LeRoy J. Simon (1971), Michael L. Toothman (1991), Mavis A. Walters (1997), and Michael A. Walters (1986).

Mr. Lehmann also recognized special guests in the audience: Howard J. Bolnick, past president of the Society of Actuaries; A. Norman Crowder, president of the Society of Actuaries; Muneo Kawasaki, representative of the president of the Institute of Actuaries of Japan; Lonnie Liu, representative of the chairman of the Actuarial Institute of the Republic of China; David J. Oakden, president-elect of the Canadian Institute of Actuaries; and John P. Ryan, board member of the Institute of Actuaries.

Mr. Lehmann then announced the results of the CAS elections. The next president will be Alice H. Gannon, and the president-elect will be Patrick J. Grannan. Members of the CAS Executive Council for 1999–2000 will be: Curtis Gary Dean, vice president–administration; Mary Frances Miller, vice president–admissions; Abbe Sohne Bensimon, vice president–continuing education; LeRoy A. Boison, vice president–international; David R. Chernick, vice president–programs and communication; and Gary R. Josephson, vice president–research and development. The vice president–international is a new position approved by the Board of Directors in the fall of 1999. New members of the CAS Board of Directors are Amy S. Bouska, Stephen P. D’Arcy, Frederick O. Kist, and Susan E. Witcraft.

Abbe S. Bensimon and Kevin B. Thompson announced the new Associates and Alice H. Gannon announced the new Fellows. The names of these individuals follow.

NEW FELLOWS

| | | |
|--------------------|------------------------|-------------------------|
| Rimma Abian | Lisa A. Bjorkman | Bethany L. Cass |
| Ethan David Allen | Suzanne E. Black | Jean-François Chalifoux |
| Mark B. Anderson | Jonathan Everett Blake | Bryan C. Christman |
| Martin S. Arnold | Ann M. Bok | Darrel W. Chvoy |
| William P. Ayres | Michael D. Brannon | Gary T. Ciardiello |
| Richard J. Babel | Anthony E. Cappelletti | Christopher William |
| Cynthia A. Bentley | Martin Carrier | Cooney |

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|----------------------------|-----------------------------|----------------------------|
| Brian K. Cox | Mark J. Kaufman | Denise R. Olson |
| Claudia Barry Cunniff | James M. Kelly | David Anthony |
| Karen Barrett Daley | Sarah Krutov | Ostrowski |
| Timothy Andrew Davis | James D. Kunce | Teresa K. Paffenback |
| Jean A. DeSantis | Jean-Sebastien Lagarde | Charles Pare |
| Kurt S. Dickmann | Yin Lawn | M. Charles Parsons |
| Christopher S. Downey | David Leblanc-Simard | Luba O. Pesis |
| Michael Edward Doyle | Kevin A. Lee | Karen L. Queen |
| Peter F. Drogan | P. Claude Lefebvre | Kathleen Mary Quinn |
| Denis Dubois | Siu K. Li | Yves Raymond |
| Mary Ann Duchna- Savrin | Janet G. Lindstrom | Hany Rifai |
| Rachel Dutil | Lee C. Lloyd | John W. Rollins |
| Dawn E. Elzinga | William R. Maag | Seth Andrew Ruff |
| Jean-Pierre Gagnon | David E. Marra | David L. Ruhm |
| Donald M. Gambardella | Michael Boyd Masters | Tracy A. Ryan |
| Gary J. Ganci | Bonnie C. Maxie | Rajesh V. Sahasrabuddhe |
| Thomas P. Gibbons | Jeffrey F. McCarty | Michael C. Schmitz |
| John T. Gleba | Douglas W. McKenzie | Nathan Alexander |
| Matthew E. Golec | Allison Michelle McManus | Schwartz |
| Philippe Gosselin | James R. Merz | Bret Charles Shroyer |
| Jay C. Gotelaere | Paul W. Mills | Matthew Robert Sondag |
| David Thomas Groff | Christopher J. Monsour | Jay Matthew South |
| Scott T. Hallworth | David Patrick Moore | Angela Kaye Sparks |
| Gregory Hansen | François L. Morissette | Brian Tohru Suzuki |
| Michael B. Hawley | Matthew C. Mosher | Adam M. Swartz |
| Jodi J. Healy | Roosevelt C. Mosley | Nitin Talwalkar |
| Noel M. Hehr | Donna M. Nadeau | Dom M. Tobey |
| Christopher Ross Heim | Catherine A. Neufeld | Jeffrey S. Trichon |
| David E. Heppen | Hiep T. Nguyen | Kai Lee Tse |
| Ronald J. Herrig | Randall S. Nordquist | Leslie Alan Vernon |
| Thomas A. Huberty | Michael A. Nori | Kyle Jay Vrieze |
| Brian L. Ingle | James L. Nutting | Edward H. Wagner |
| James B. Kahn | Christopher Edward Olson | Benjamin A. Walden |
| Chad C. Karls | | Robert J. Wallace |

| | | |
|-----------------------|--------------------|-------------|
| Patricia Cheryl White | Simon Kai-Yip Wong | Sheng H. Yu |
| Wendy L. Witmer | Vincent F. Yezzi | |

NEW ASSOCIATES

| | | |
|------------------------|-----------------------|------------------------|
| Michael D. Adams | Isabelle Gingras | Christian Menard |
| Genevieve L. Allen | Peter Scott Gordon | Peter Victor Polanskyj |
| Saeeda Behbahany | Stephanie Ann Gould | Josephine Teruel |
| Penelope A. Bierbaum | Robert Andrew | Richardson |
| Tony Francis Bloemer | Grocock | Marn Rivelle |
| Caleb M. Bonds | David Lee Handschke | Tina Shaw |
| Maureen Ann Boyle | Karen Lerner Jiron | Joseph Allen Smalley |
| Jeremy James Brigham | Robert C. Kane | Michael William |
| Kin Lun (Victor) Choi | Linda S. Klenk | Starke |
| Alan R. Clark | Ravi Kumar | David K. Steinhilber |
| Brian Roscoe Coleman | Julie-Linda Laforce | Stephen James Streff |
| Douglas Lawrence Dee | John B. Landkamer | Josephine L. C. Tan |
| Jonathan Mark | Aaron Michael Larson | Javanika Patel Weltig |
| Deutsch | Shangjing Li | Rosemary Gabriel |
| Richard James | Joshua Nathan Mandell | Wickham |
| Engelhuber | Kevin Paul | Apryle Oswald |
| Weishu Fan | McClanahan | Williams |
| Kathleen Marie Farrell | Ian John McCracken | Dean Michael Winters |
| Richard A. Fuller | Shawn Allan | Jeffrey S. Wood |
| Rainer Germann | McKenzie | |

Mr. Lehmann then introduced LeRoy J. Simon, a past president of the Society, who presented the Address to New Members.

Following the address, David R. Chernick, vice president—programs and communications, briefly highlighted the meeting's programs and thanked the CAS Program Planning Committee. Mr. Chernick then introduced Gary R. Josephson, chairperson of the CAS Committee on Review of Papers. Mr. Josephson announced that the following would be presented: four *Proceedings* papers, two discussions of previous *Proceedings* papers, and one author's

response to a discussion of his paper. In addition, one paper by Dr. Klaus D. Schmidt would be published in the 1999 *Proceedings* but would not be presented at this meeting. (Note: The paper, "The 1999 Table of Insurance Charges," by William R. Gillam, was presented at the 1999 CAS Annual Meeting but is not published in the 1999 *Proceedings*.)

Mr. Josephson began the awards program by announcing that the 1999 Woodward-Fondiller Prize was given to Stephen J. Mildenhall for his paper, "A Systematic Relationship Between Minimum Bias Methods and Generalized Linear Models." Mr. Josephson then presented the 1999 CAS Dorweiler Prize to Gary G. Venter for his paper, "Testing the Assumptions of Age-to-Age Factors." Mr. Mildenhall's paper is published in this edition of the *Proceedings*. Mr. Venter's was published in last year's *Proceedings*, Volume LXXXV.

Mr. Lehmann presented the 1999 CAS Matthew S. Rodermund Service Award to John H. Muetterties, who was chosen for his outstanding contributions to the actuarial profession.

Mr. Lehmann then requested a moment of silence in honor of those CAS members who passed away since November 1998. They are: John R. Bevan, Martin Bondy, Robert L. Hurley, Daniel J. Lyons, and Philipp K. Stern.

In a final item of business, Mr. Lehmann acknowledged a donation of \$15,000 from D.W. Simpson & Company to the CAS Trust (CAST). The donation was made October 4, 1999.

Mr. Lehmann then concluded the business session of the Annual Meeting and introduced the featured speaker, Gloria Berger. Berger is a political reporter/columnist and contributing editor for *U.S. News and World Report*, and a regular panelist on PBS' *Washington Week in Review*.

After a refreshment break, the first General Session was held from 10:45 a.m. to 12:15 p.m.

“Past Presidents’ Perspectives: An Actuarial Career”

Moderators: Albert J. Beer
President
Munich–American RiskPartners
Michael Fusco
Senior Executive Vice President
Insurance Services Office, Inc.

Panelists: Irene K. Bass
Consulting Actuary
Bass & Khury
Ronald L. Bornhuetter
Chairman, Retired
NAC Re Corporation
Carlton W. Honebein
Consultant
C. K. “Stan” Khury
Consulting Actuary
Bass & Khury
W. James MacGinnitie
Consultant

Following the general session, CAS President Steven G. Lehmann gave his Presidential Address at the luncheon. At the luncheon’s end, Mr. Lehmann officially passed on the CAS presidential gavel to the new CAS president, Alice H. Gannon.

After the luncheon, the afternoon was devoted to presentations of concurrent sessions, which included presentations of the *Proceedings* papers. The panel presentations from 1:30 p.m. to 3:00 p.m. covered the following topics:

1. Weather Hedge Products

Moderator: Kenneth J. Bock
Managing Director
American Re Financial Products

- Panelists: David Molyneux
Assistant Vice President
Zurich Re North America, Inc.
- Paul Murray
Director of Marketing and
Business Development
Castlebridge Partners, LLC
2. Report of the CAS Y2K Work Group
- Moderator/ Panelist: Raja R. Bhagavatula
Consulting Actuary
Milliman & Robertson, Inc.
- Panelists: Philip D. Miller
Consulting Actuary
Tillinghast-Towers Perrin
- Paul G. O'Connell
Principal
PricewaterhouseCoopers LLP
3. The Debate on Competitive Auto Replacement Parts
- Moderator: John W. Rollins
Actuary
Florida Farm Bureau Insurance
Companies
- Panelists: Robert J. Hurns
Associate Counsel
National Association of Independent
Insurers
- Pete A. Tagliapietra
Senior Vice President of Strategic
Planning and Business Development
Mitchell International
4. Securitization: An Update
- Moderator: Frederick O. Kist
Senior Vice President & Corporate
Actuary
CNA Insurance Companies

Panelists: David A. Lalonde
Vice President—Risk Transfer Services
Applied Insurance Research
Glenn G. Meyers
Assistant Vice President
Insurance Services Office, Inc.
Susan E. Witcraft
Consulting Actuary
Milliman & Robertson, Inc.

5. Commercial Lines Deregulation—Opportunities and Risks

Moderator: William M. Wilt
Vice President/Senior Analyst
Moody's Investor Service

Panelists: Raul R. Allegue
Second Vice President—Government
Affairs
Travelers Property and Casualty
Joseph A. DiGiovanni
Senior Vice President—State Affairs
American Insurance Association
Gregory S. Martino
Deputy Insurance Commissioner
Pennsylvania Insurance Department

The following 1999 *Proceedings* Papers were presented:

1. "The 1999 Table of Insurance Charges"*
Author: William R. Gillam
Quality Casualty Consulting
2. "Downward Bias of Using High-Low Averages for Loss
Development Factors"
Author: Cheng-Sheng Peter Wu
Deloitte & Touche LLP

* This paper is not included in the 1999 edition of the *Proceedings*.

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

1. Task Force on Complex Models

Moderator: Karen F. Terry
Actuary II
State Farm Fire & Casualty Company

Panelists: Paul E. Kinson
Consulting Actuary
Liscord, Ward & Roy, Inc.
Ronald T. Kozlowski
Consulting Actuary
Tillinghast-Towers Perrin

2. Questions and Answers with the CAS Board of Directors

Moderator: Alice H. Gannon
President-Elect
Casualty Actuarial Society

Panelists: Paul Braithwaite
Senior Vice President
Zurich Re
Charles A. Bryan
Senior Vice President-Chief Actuary
Nationwide Insurance Company
Jerome A. Degerness
President
Degerness Consulting Services, Inc.
Richard J. Roth Jr.
Chief Property/Casualty Actuary
California Department of Insurance

3. Auto-Choice Reform Act

Moderator: Michael J. Miller
Principal and Consulting Actuary
Miller, Herbers, Lehmann & Associates,
Inc.

Panelists: Stephen J. Carroll
Senior Economist
RAND, The Institute for Civil Justice
David F. Snyder
Assistant General Counsel
American Insurance Association
Elizabeth A. Sprinkel
Senior Vice President & Chief Research
Officer
Insurance Research Council

Proceedings papers presented during this time were:

1. Discussion of "Loss Prediction by Generalized Least Squares"
(by Leigh J. Halliwell, *PCAS LXXXIII*, 1996, p. 436)
Discussion by: Michael D. Hamer
The Zurich Center
2. Author's Response to Discussion of "Loss Prediction by Generalized Least Squares"
(by Leigh J. Halliwell, *PCAS LXXXIII*, 1996, p. 436)
Author: Leigh J. Halliwell
American Re-Insurance Company

An Officers' Reception for New Fellows and Accompanying Persons was held from 5:30 p.m. to 6:30 p.m.

A general reception for all attendees followed from 6:30 p.m. to 7:30 p.m.

Tuesday, November 16, 1999

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

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

“Reassessing Seismic Hazards”

Moderator: Ronald T. Kozlowski
Consulting Actuary
Tillinghast-Towers Perrin

Panelists: Michael L. Blanpied
Associate Chief Scientist for Scientific
Programs, Earthquake Hazards Team
United States Geological Survey
Seth Stein
Department of Geological Sciences
Northwestern University

“Financial Services Reform”

Moderator: Mavis A. Walters
Executive Vice President
Insurance Services Office, Inc.

Panelists: Martin Carus
State Insurance Officer
American International Group
Robert Dibblee
Senior Vice President, Government
Relations
National Association of Independent
Insurers
Woody Girion
Chief of Financial Analysis Division
California Department of Insurance

Robert W. Stein
Partner
Ernst & Young LLP

Following a break from 9:30 a.m. to 10:00 a.m., certain concurrent sessions that had been presented earlier during the meeting were repeated from 10:00 a.m. to 11:30 a.m. Additional concurrent sessions presented were:

1. Privatization of Workers Compensation Funds

Moderator: Michael C. Dubin
Consulting Actuary
Milliman & Robertson, Inc.

Panelists: Spencer M. Gluck
Senior Managing Director
Gerling Global Financial Products
G. Kevin Saba
President
Capstone Technologies

2. Volunteering Within the CAS—Working to Advance the Profession

Moderator: Roger A. Schultz
Member of the CAS Committee on
Volunteer Resources

Panelists: Nancy A. Braithwaite
Chairperson, Syllabus Committee
Kristine E. Plickys
Member, CAS Examination Committee
Gary E. Shook
President, Casualty Actuaries of the
Mid-Atlantic Region

The following *Proceedings* papers were presented:

1. "Modeling Losses With the Mixed Exponential Distribution"
Author: Clive L. Keatinge
Insurance Services Office, Inc.
2. Discussion of "Aggregation of Correlated Risk Portfolios: Models & Algorithms"
(by Shaun S. Wang, *PCAS LXXXV*, 1998, Book 2, p. 848)
Discussion by: Glenn G. Meyers
Insurance Services Office, Inc.

Various committee meetings were held from 12:00 p.m. to 5:00 p.m. Certain concurrent sessions that had been presented earlier during the meeting were also repeated from 12:30 p.m. to 2:00 p.m. Additional concurrent sessions presented at this time were:

1. Internet and e-Commerce Exposure
Moderator: Hilary Rowen
Partner
Thelen, Reid & Priest
Panelists: Julie K. Davis
Executive Vice President
Aon Risk Services, Inc.
Kathryn I. Lovaas
Vice President, Technology
St. Paul Companies, Inc.
2. The California Workers Compensation Marketplace
Moderator: David M. Bellusci
Senior Vice President and Chief Actuary
Workers Compensation Insurance Rating
Bureau of California

Panelists: Robert T. Reville
Economist
RAND, The Institute for Civil Justice
Alex Swedlow
Principal
Applied Outcomes Research

Following the concurrent sessions, a special Actuarial Standards Board Hearing was held from 2:00 p.m. to 5:30 p.m.

Entertainment and a buffet dinner were held from 7:00 p.m. to 10:00 p.m.

Wednesday, November 17, 1999

Certain concurrent sessions were repeated from 8:00 a.m. to 9:30 a.m. Additional concurrent sessions presented at this time were:

1. The Deregulation of Pacific Rim Insurance Markets

Moderator: Nancy A. Braithwaite
Assistant Vice President
Insurance Services Office

Panelists: Frank J. Karlinski
Vice President
American International Underwriters
Lee R. Steeneck
Vice President and Actuary
General Reinsurance Corporation

2. Introduction to the CAS Examination Committee

Moderator: Thomas G. Myers
Vice President
Prudential Property & Casualty Insurance

Panelists: J. Thomas Downey
Manager, Admissions
Casualty Actuarial Society

Larry A. Haefner
Vice President, Strategic Planning
CGU Insurance Companies
Donald D. Palmer
Manager, Actuarial Services
Manitoba Public Insurance Corporation

3. Discounted Cash Flow Models

Moderator: Robert F. Wolf
Consulting Actuary
William M. Mercer, Inc.

Panelists: Russell E. Bingham
Vice President Corporate Research
The Hartford
Philip S. Borba
Economic Consultant
Milliman & Robertson, Inc.
Richard A. Derrig
Senior Vice President
Automobile Insurers Bureau of
Massachusetts

The following *Proceedings* paper was presented:

“Residual Market Pricing”

Author: Richard B. Amundson
Minnesota Department of Commerce

After a break from 9:30 a.m. to 10:00 a.m., the final General Session was held from 10:00 a.m. to 11:30 a.m.

“Technology”

Moderator: Stephen P. Lowe
Chief Actuary
Tillinghast-Towers Perrin

Panelists: Gayle E. Haskell
 Risk Manager, Senior Vice President
 Coregis Insurance Group
 Jeffrey O'Dell
 Executive Director
 United Services Automobile Association
 Jaimie Pickles
 Vice President, Consulting and Actuarial
 Services
 InsWeb Corporation

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

Attendees of the 1999 CAS Annual Meeting

The 1999 CAS Annual Meeting was attended by 484 Fellows, 185 Associates, and 61 Guests. The names of the Fellows and Associates in attendance follow:

FELLOWS

| | | |
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| Rimma Abian | Nolan E. Asch | Linda L. Bell |
| Barbara J. Addie | Richard V. Atkinson | Gary F. Bellinghausen |
| Martin Adler | Roger A. Atkinson | David M. Bellusci |
| Rhonda K. Aikens | William M. Atkinson | Phillip N. Ben-Zvi |
| Ethan D. Allen | Karen F. Ayres | Abbe Sohne Bensimon |
| Timothy Paul Aman | William P. Ayres | Cynthia A. Bentley |
| Richard B. Amundson | Richard J. Babel | Regina M. Berens |
| Dean R. Anderson | Anthony J. Balchunas | Steven L. Berman |
| Mark B. Anderson | D. Lee Barclay | Lisa M. Besman |
| Scott C. Anderson | W. Brian Barnes | Neil A. Bethel |
| Charles M. Angell | Irene K. Bass | Raja R. Bhagavatula |
| Robert A. Anker | Todd R. Bault | David R. Bickerstaff |
| Steven D. Armstrong | Philip A. Baum | Lisa A. Bjorkman |
| Martin S. Arnold | Andrea C. Bautista | Suzanne E. Black |

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|------------------------|----------------------|------------------------|
| Jonathan Everett Blake | Gary T. Ciardiello | Christopher S. Downey |
| Cara M. Blank | Mark M. Cis | Michael Edward Doyle |
| Barry E. Blodgett | Jo Ellen Cockley | Peter F. Drogan |
| LeRoy A. Boison | Howard L. Cohen | Michael C. Dubin |
| Ann M. Bok | Jeffrey R. Cole | Denis Dubois |
| Ronald L. Bornhuetter | Robert F. Conger | Diane Symnoski Duda |
| Charles H. Boucek | Eugene C. Connell | Janet E. Duncan |
| Pierre Bourassa | Christopher William | Rachel Dutil |
| Amy S. Bouska | Cooney | Tammy L. Dye |
| Roger W. Bovard | Brian C. Cornelison | Richard D. Easton |
| Christopher K. | Francis X. Corr | Bob D. Effinger |
| Bozman | Gregory L. Cote | Gary J. Egnasko |
| Nancy A. Braithwaite | Michael D. Covney | Valere M. Egnasko |
| Paul Braithwaite | Brian K. Cox | Donald J. Eldridge |
| Michael D. Brannon | Kathleen F. Curran | John W. Ellingrod |
| Malcolm E. Brathwaite | Ross A. Currie | Paula L. Elliott |
| Margaret A. | Daniel J. Czabaj | Dawn E. Elzinga |
| Brinkmann | Ronald A. Dahlquist | Charles C. Emma |
| J. Eric Brosius | Kenneth S. Dailey | Martin A. Epstein |
| Lisa J. Brubaker | Charles Anthony Dal | Paul E. Ericksen |
| Kirsten R. Brumley | Corobbo | Dianne L. Estrada |
| Ron Brusky | Karen Barrett Daley | Glenn A. Evans |
| Charles A. Bryan | Guy Rollin Danielson | Doreen S. Faga |
| Christopher J. | Robert N. Darby | Richard J. Fallquist |
| Burkhalter | Jeffrey W. Davis | Randall A. Farwell |
| Jeanne H. Camp | Timothy Andrew Davis | Dennis D. Fasking |
| Anthony E. Cappelletti | Michael L. DeMattei | Richard I. Fein |
| Kenneth E. Carlton | Jean A. DeSantis | Russell S. Fisher |
| Martin Carrier | Curtis Gary Dean | William G. Fitzpatrick |
| Bethany L. Cass | Jerome A. Degerness | James E. Fletcher |
| Jean-François | Marie-Julie Demers | Daniel J. Flick |
| Chalifoux | Kurt S. Dickmann | John R. Forney |
| David R. Chernick | Behram M. Dinshaw | Russell Frank |
| Kasing Leonard Chung | Scott H. Dodge | Jacqueline Frank |
| Darrel W. Chvoy | John P. Donaldson | Friedland |

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| Michael Fusco | Daniel E. Greer | David Dennis Hudson |
| Jean-Pierre Gagnon | Cynthia M. Grim | Jeffrey R. Hughes |
| Luc Gagnon | Charles Gruber | Stephen Jameson |
| John E. Gaines | Denis G. Guenther | Christian Jobidon |
| Cecily A. Gallagher | Larry A. Haefner | Eric J. Johnson |
| Donald M. Gambardella | David N. Hafling | Jennifer Polson Johnson |
| Gary J. Ganci | Kyleen Knilans Hale | Kurt J. Johnson |
| Alice H. Gannon | Allen A. Hall | Larry D. Johnson |
| Steven A. Gapp | Leigh Joseph Halliwell | Marvin A. Johnson |
| Robert W. Gardner | Scott T. Hallworth | Jeffrey R. Jordan |
| Roberta J. Garland | George M. Hansen | Gary R. Josephson |
| Kathy H. Garrigan | Gregory Hansen | John J. Joyce |
| James J. Gebhard | Robert L. Harnatkiewicz | Jeremy M. Jump |
| Richard J. Gergasko | Steven Thomas Harr | James B. Kahn |
| Margaret Wendy Germani | David C. Harrison | Frank J. Karlinski |
| Thomas P. Gibbons | David G. Hartman | Chad C. Karls |
| John F. Gibson | Gayle E. Haskell | Allan M. Kaufman |
| Richard N. Gibson | Marcia C. Hayden | Mark J. Kaufman |
| Bruce R. Gifford | David H. Hays | Clive L. Keatinge |
| Judy A. Gillam | Jodi J. Healy | Glenn H. Keatts |
| William R. Gillam | Noel M. Hehr | James M. Kelly |
| Michael Ambrose | Christopher Ross Heim | Rebecca Anne Kennedy |
| Ginnelly | Suzanne E. Henderson | Allan A. Kerin |
| Nicholas P. Giuntini | David E. Heppen | C.K. "Stan" Khury |
| Olivia Wacker Giuntini | Kirsten Costello | Ann L. Kiefer |
| John T. Gleba | Hernan | Gerald S. Kirschner |
| Spencer M. Gluck | Ronald J. Herrig | Frederick O. Kist |
| Steven F. Goldberg | Richard J. Hertling | Warren A. Klawitter |
| Philippe Gosselin | Charles C. Hewitt | Michael F. Klein |
| Jay C. Gotelaere | Kathleen A. Hinds | Joel M. Kleinman |
| Patrick J. Grannan | Alan M. Hines | Craig W. Kliethermes |
| Gary Grant | Robert J. Hopper | Leon W. Koch |
| Anne G. Greenwalt | Ruth A. Howald | Timothy F. Koester |
| Daniel Cyrus Greer | George A. Hroziencik | John J. Kollar |
| | Thomas A. Huberty | |

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|----------------------|-----------------------|------------------------|
| Ronald T. Kozlowski | Janet G. Lindstrom | John H. Mize |
| Israel Krakowski | Barry Lipton | Frederic James Mohl |
| Gustave A. Krause | Richard Borge Lord | David Molyneux |
| Rodney E. Kreps | Stephen P. Lowe | Richard B. Moncher |
| Jane Jasper Krumrie | William R. Maag | Christopher J. |
| Sarah Krutov | W. James MacGinnitie | Monsour |
| Jeffrey L. Kucera | Christopher P. Maher | Andrew Wakefield |
| James D. Kunce | Lawrence F. Marcus | Moody |
| Jason Anthony | Blaine C. Marles | Rebecca A. Moody |
| Kundrot | Leslie R. Marlo | Brian C. Moore |
| Howard A. Kunst | David E. Marra | Bruce D. Moore |
| Edward M. Kuss | Michael Boyd Masters | David Patrick Moore |
| Salvatore T. LaDuca | Bonnie C. Maxie | George D. Morison |
| David A. Lalonde | Kevin C. McAllister | François L. Morissette |
| Timothy J. Landick | Jeffrey F. McCarty | Robert Joseph Moser |
| Dennis L. Lange | James B. McCreesh | Matthew C. Mosher |
| Matthew G. Lange | Douglas W. McKenzie | Roosevelt C. Mosley |
| James W. Larkin | David W. McLaughry | John H. Muetterties |
| Yin Lawn | Allison Michelle | Todd B. Munson |
| David Leblanc-Simard | McManus | Daniel M. Murphy |
| Kevin A. Lee | Dennis C. Mealy | Giovanni A. |
| Thomas C. Lee | William T. Mech | Muzzarelli |
| Marc-Andre Lefebvre | Brian James Melas | Nancy R. Myers |
| P. Claude Lefebvre | Stephen V. Merkey | Thomas G. Myers |
| Merlin R. Lehman | James R. Merz | Donna M. Nadeau |
| Steven G. Lehmann | Glenn G. Meyers | Vinay Nadkarni |
| Elizabeth Ann | Robert S. Miccolis | Allan R. Neis |
| Lemaster | David L. Miller | Hiep T. Nguyen |
| Winsome Leong | Mary Frances Miller | Mindy Y. Nguyen |
| Andre L'Esperance | Michael J. Miller | Gary V. Nickerson |
| Joseph W. Levin | Philip D. Miller | William A. Niemczyk |
| Jennifer McCullough | Ronald R. Miller | Ray E. Niswander |
| Levine | William J. Miller | Randall S. Nordquist |
| Siu K. Li | Paul W. Mills | Michael A. Nori |
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