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**MIDWESTERN ACTUARIAL FORUM**  
**A REGIONAL AFFILIATE OF THE CASUALTY ACTUARIAL SOCIETY**

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**Rick Gorvett**  
President

**Dave Moore**  
Vice President

**J.J. Ihrke**  
Education Officer

**Hyeji Kang**  
Secretary/Treasurer

**MIDWESTERN ACTUARIAL FORUM**  
**Spring 2013 Meeting**

The Spring 2013 meeting of the Midwestern Actuarial Forum will take place on Friday, March 22<sup>nd</sup> at PricewaterhouseCoopers at One North Wacker in Chicago, IL. The dress code for this meeting is business casual.

Due to security considerations and for meeting planning purposes, you are asked to register online at:

<http://www.casact.org/calendar/index.cfm?fa=eventView&id=1175>

Registration will close on Tuesday, March 19<sup>th</sup> and will be capped at the first 300 people. We are again using the CAS registration process, and here are a few helpful hints:

- You will need to login to the CAS website in order to register (if you are a visitor, there are prompts to help you get a visitor password).
- There is still no fee for this event, but you will have to add the MAF meeting to your cart and checkout to be registered.
- The registration form asks for meal preference, but this is not applicable.

Included at the end of this announcement is some helpful information on directions, dining and lodging near PricewaterhouseCoopers.

**ANTITRUST NOTICE**

The Midwestern Actuarial Forum has adopted the CAS's Antitrust Compliance Policy that requires strict adherence to the letter and spirit of the antitrust laws. Meetings conducted under the MAF's auspices are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings. Under no circumstances shall MAF meetings be used as a means for competing companies or firms to reach any understanding – expressed or implied – which restricts competition or in any way impairs the ability of members to exercise independent business judgment regarding matters affecting competition. It is the responsibility of all meeting participants to be aware of antitrust regulations and the MAF's Antitrust Compliance Policy and to prevent any written or verbal discussion that violates these.

## MEETING AGENDA

### Registration and Continental Breakfast (8:30 – 9:00 a.m.)

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#### Opening Remarks (9:00 – 9:05 a.m.)

Rick Gorvett, FCAS, PhD  
Director, Actuarial Science Program  
University of Illinois at Urbana-Champaign

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#### Welcome (9:05 – 9:15 a.m.)

Christopher Walker, FCAS, MAAA  
Principal, Actuarial & Insurance Management Solutions  
PricewaterhouseCoopers

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#### Cat Modeling: Lessons from 2010-2012 (9:15 – 10:05 a.m.)

Stephen Mildenhall, FCAS, ASA  
CEO, Aon Benfield Analytics

Between 2010 and 2012 we saw a number of significant catastrophe events across different geographies. Some were modeled well, some poorly, and some not at all. This talk will discuss the modeling successes and failures of the last three years and talk about what we need to do to improve the usefulness of modeling in risk management, pricing and underwriting going forward.

*This session may meet one hour of the continuing education organized activity requirements.*

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#### Break (10:05 – 10:20 a.m.)

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#### Advancing Your Analytic Capabilities (10:20 – 11:10 a.m.)

Eric Besman, Assistant Vice President & Actuary, Commercial Research - Hartford Financial Services Group

Mo Masud, Managing Director and Predictive Analytics Leader, Actuarial & Insurance Management Solutions - PricewaterhouseCoopers LLP

Over the past few years, predictive analytics has emerged as one of the hottest trends in the P&C insurance industry. No longer is it just a personal lines actuarial application, predictive analytics is now a significant strategic investment that spans the entire insurance lifecycle for multiple lines of business. As P&C carriers look to capitalize on the hardening market as well as overcome continued poor economic conditions that impact investment returns and organic growth, predictive analytics will not just be a "nice to have" but a necessity to compete in today's volatile and highly competitive P&C insurance market.

In this session, we will discuss how insurance carriers can combine people, technology, and process to develop sustainable internal predictive analytics capabilities and stay ahead of the analytics curve.

*This session may meet one hour of the continuing education organized activity requirements.*

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**Calamities: Natural and Political (11:10 – 12:00 p.m.)**

Steven Weisbart, Ph.D., CLU  
Senior Vice President and Chief Economist  
Insurance Information Institute

It seems like catastrophes—defined as widespread and dramatic events that affect the entire property/casualty insurance industry—are occurring with increasing frequency. That's especially true if we're talking about both natural and man-made (political? Self-inflicted?) events. And lately, none seems to fit any prior pattern. This presentation will review some of the unusual characteristics of SuperStorm Sandy and touch on challenges of the man-made kind with which the industry must deal in the coming months and years.

*This session may meet one hour of the continuing education organized activity requirements.*

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**Lunch (On your own) (12:00 – 1:00 p.m.)**

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**MAF Business Session and Election of Officers (1:00 – 1:20 p.m.)**

Slate:

Vice President:

Jamison (J.J.) Ihrke, FCAS  
Travelers - Specialized Distribution Actuarial  
Pricing, Optimization and Forecasting Lead  
Current MAF Education Officer

Education Officer:

Elizabeth Merritt, FCAS  
Actuary, Business Insight  
Zurich North America

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**Actuarial Foundation Update (1:20 – 1:35 p.m.)**

Kathy Olcese, FCAS, MAAA  
Zurich North America

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**ERM – What Actuaries Should Expect (1:35 – 2:25 p.m.)**

Susan Cleaver, FCAS, CERA, MAAA, CPCU  
Director – Enterprise Risk Management  
State Farm Insurance Companies

Susan will share her experience in a career path to ERM as an actuary. She will discuss the skills you should expect to have for the position, both actuarial skills that prepared her, and what other skills she has needed in this role. In addition, she will talk about the interaction between ERM and actuarial departments, and what you as an actuary can expect to hear from ERM.

*This session may meet one hour of the continuing education organized activity requirements.*

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**CAS Update – Interesting Times! (2:25 – 3:15 p.m.)**

Rick Gorvett, FCAS, PhD  
Director, Actuarial Science Program  
University of Illinois at Urbana-Champaign

These are important and defining times for the Casualty Actuarial Society. This session will provide an update on several crucial issues, such as our interactions with the SOA, the status of the preliminary actuarial exams, and the education of future actuaries.

*This session may meet one hour of the continuing education organized activity requirements.*

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**Break (3:15 – 3:30 p.m.)**

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**Lights! Camera! Professionalism! (3:30 – 4:20 p.m.)**

Moderator: Patrick Gilhool, FCAS, MAAA  
AVP & Actuary, Commercial Insurance PSA - Casualty Lines, CNA

Elizabeth Cohen Bart, FCAS  
Consulting Actuary, Milliman, Inc.

Kimberley A. Ward, FCAS  
Actuary, Grinnell Mutual Reinsurance Company

Come enjoy some fine fellow actuaries as they act out two skits involving professional dilemmas. These skits are intended to lead to some lively and educational audience discussions. You will walk away from this session with a better understanding of the ASOP's, codes of conduct and how to apply them when you face your own professional ethical dilemmas.

*This session may meet one hour of the continuing education professionalism requirements.*

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**Closing Remarks (4:20 – 4:25 p.m.)**

www.pwc.com

*PwC Welcomes:*

*The Midwestern Actuarial  
Forum*

March 22, 2013

**PwC is located at 1 N. Wacker Dr., Chicago, IL 60606 in the Hines building.  
Upon entering, proceed to the 2<sup>nd</sup> floor entrance located by the escalators.  
The Midwestern Actuarial Forum will be held in the Michigan Ballroom  
located at the top of the escalator and to the right.**

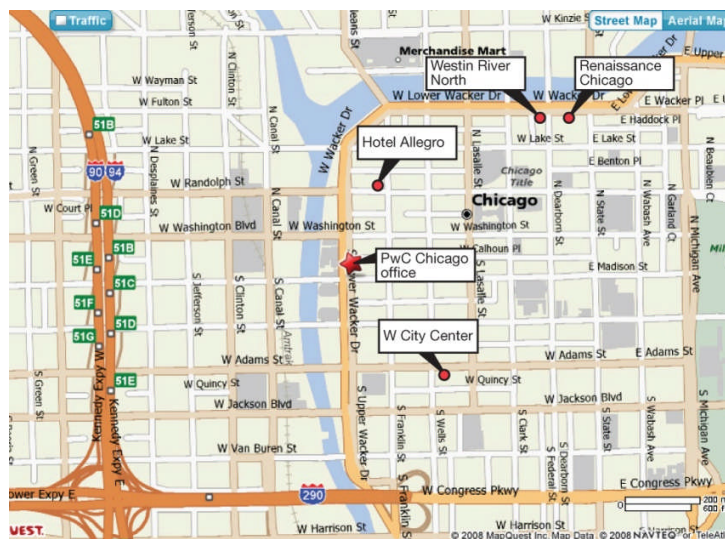
## Off Site Vendor Recommendations

### Section Includes:

- Hotel accommodations and directions
- Nearby restaurant recommendations
- Parking garages and car service
- Transportation

### Nearby hotel accommodation and directions

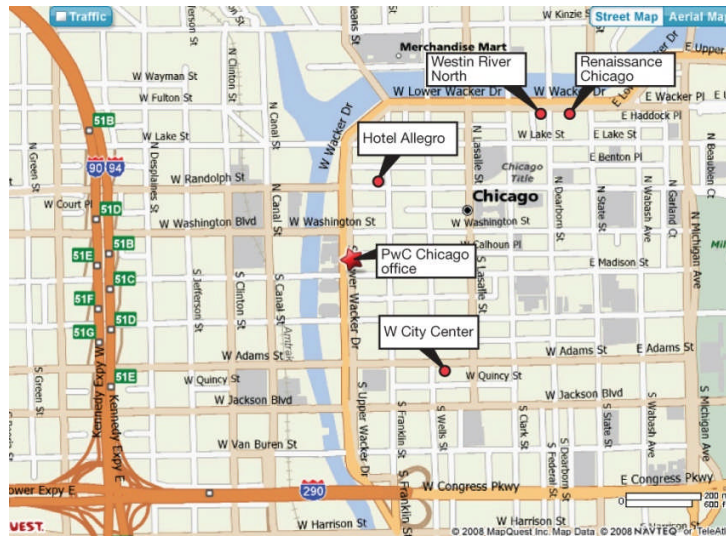
Below is the Firms preferred hotel and walking directions from the Chicago office. All individual travelers should book guest rooms at the W City Center.



Hotel	Driving Directions Hotel to PwC Office	Walking Directions Hotel to PwC Office	Walking Directions PwC Office to Hotel
<p><b>W City Center</b> 172 West Adams Street Chicago, IL 60603</p> <p><i>Staff Level:</i>  <i>Associate - Partner</i></p> <p><b>**Exclusive Transient Hotel for PwC. Please book through Voyager</b></p>	<p>Walking Directions from Hotel to PwC Office:</p> <ol style="list-style-type: none"> <li>1. Start out going West on West Adams Street toward South Wells Street.</li> <li>2. Turn Right onto South Upper Wacker Drive/ South Wacker Drive.</li> <li>3. End at 1 N Wacker Dr Chicago, IL 60606-2807</li> </ol> <p>Estimated Time: 1 minute Estimated Distance: 0.38 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going West on West Adams Street toward South Wells Street</li> <li>2. Turn right onto South Upper Wacker Drive</li> <li>3. North Upper Wacker Drive becomes North Wacker Drive</li> <li>4. Follow South Wacker Drive to One North Wacker Drive</li> </ol> <p>Estimated Time: 7 minutes Estimated Distance: 0.4 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going South on North Wacker Drive</li> <li>2. North Wacker Drive becomes N. Upper Wacker Drive</li> <li>3. Turn left onto West Adams Street</li> <li>4. Follow West Adams to 172 West Adams Street</li> </ol> <p>Estimated Time: 7 minutes Estimated Distance: 0.4 miles</p>

## Alternate nearby hotels:

Should the W City Center not be available, traveler may wish to consider these other preferred nearby hotels.



Hotel	Driving Directions Hotel to PwC Office	Walking Directions Hotel to PwC Office	Walking Directions PwC Office to Hotel
<p><b>Hotel Allegro</b> 171 West Randolph Street Chicago, IL 60601</p> <p><i>Staff Level:</i> Associate - Manager</p> <p>*Frequently used</p>	<ol style="list-style-type: none"> <li>1. Start out going West on West Randolph Street toward North Wells Street</li> <li>2. Turn Left onto North Upper Wacker Drive/North Wacker Drive.</li> <li>3. Turn Left</li> <li>4. End at 1 North Wacker Dr Chicago, IL 60606-2807</li> </ol> <p>Estimated Time: 1 minute Estimated Distance: 0.39 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going West (left) on West Randolph Street toward North Wells Street</li> <li>2. Turn left onto North Upper Wacker Drive</li> <li>3. North Upper Wacker Drive becomes North Wacker Drive</li> <li>4. Follow North Wacker Drive to One North Wacker Drive (corner of Wacker &amp; Madison)</li> </ol> <p>Estimated Time: 8 minutes Estimated Distance: 0.4 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going North (right) on North Wacker Drive toward West Calhoun Place</li> <li>2. Turn right onto West Randolph Street</li> <li>3. Follow West Randolph Street to</li> <li>4. 171 West Randolph Street</li> </ol> <p>Estimated Time: 8 minutes Estimated Distance: 0.4 miles</p>
<p><b>JW Marriott</b> 151 W Adams Chicago, IL 60603</p> <p><i>Staff Level:</i> Partner Level</p> <p>*Frequently used</p>	<ol style="list-style-type: none"> <li>1. Start out going West on West Adams Street toward South Wells Street.</li> <li>2. Turn Right onto South Upper Wacker Drive/ South Wacker Drive.</li> <li>3. End at 1 N Wacker Dr Chicago, IL 60606-2807</li> </ol> <p>Estimated Time: 2 minutes Estimated Distance: 0.40 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going West on West Adams Street toward South Wells Street</li> <li>2. Turn right onto South Upper Wacker Drive</li> <li>3. North Upper Wacker Drive becomes North Wacker Drive</li> <li>4. Follow South Wacker Drive to One North Wacker Drive</li> </ol> <p>Estimated Time: 8 minutes Estimated Distance: 0.40 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going South on North Wacker Drive</li> <li>2. North Wacker Drive becomes N. Upper Wacker Drive</li> <li>3. Turn left onto West Adams Street</li> <li>4. Follow West Adams to 151 West Adams Street</li> </ol> <p>Estimated Time: 7 minutes Estimated Distance: 0.40 miles</p>
<p><b>LaQuinta</b> One S. Franklin Street (Chicago, IL 60606)</p> <p><i>Staff Level:</i> Associate - Manager</p>	<p>Hotel is located across the street on corner of Madison and Franklin.</p>	<p>Hotel is located across the street on corner of Madison and Franklin.</p>	<p>Hotel is located across the street on corner of Madison and Franklin.</p>

<p><b>Renaissance Chicago Hotel</b> 1 West Wacker Drive Chicago, IL USA 60601</p> <p><i>Staff Level:</i> Associate - Partner</p>	<ol style="list-style-type: none"> <li>1. Start out going North on North State Street toward East Upper Wacker Dr.</li> <li>2. Turn Left onto West Wacker Drive.</li> <li>3. Turn LEFT.</li> <li>4. End at 1 North Wacker Dr Chicago, IL 60606-2807</li> </ol> <p>Estimated Time: 2 minutes Estimated Distance: 0.79 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going East on West Wacker Drive toward North State Street</li> <li>2. Turn right onto North State Street</li> <li>3. Turn right onto West Calhoun Place</li> <li>4. Turn left onto North Upper Wacker Drive</li> <li>5. North Upper Wacker Drive becomes North Wacker Drive</li> <li>6. Follow North Wacker Drive to One North Wacker Drive (corner of Wacker &amp; Madison)</li> </ol> <p>Estimated Time: 17 minutes Estimated Distance: 0.8 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going North on North Wacker Drive toward West Calhoun Place</li> <li>2. Turn right onto West Calhoun Place</li> <li>3. Turn left onto North State Street</li> <li>4. Turn left onto West Wacker Drive and follow West Wacker Drive to One West Wacker Drive</li> </ol> <p>Estimated Time: 17 minutes Estimated Distance: 0.8 miles</p>
<p><b>Westin River North</b> 320 North Dearborn Chicago, IL 60610</p> <p><i>Staff Level:</i> Manager - Partner</p> <p>*Frequently used</p>	<ol style="list-style-type: none"> <li>1. Start out going North on Dearborn Street toward West Kinzie Street</li> <li>2. Turn left onto West Kinzie Street</li> <li>3. Turn left on North LaSalle Street</li> <li>4. Turn right onto West Wacker Drive</li> <li>5. Follow West Wacker to One North Wacker Drive (corner of Wacker/Madison Avenue)</li> </ol> <p>Estimated Time: 2 minutes Estimated Distance: 0.93 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going South on Dearborn Street toward West Wacker Drive</li> <li>2. Turn right onto West Calhoun Place</li> <li>3. Turn left onto North Upper Wacker Drive</li> <li>4. North Upper Wacker Drive becomes North Wacker Drive</li> <li>5. Follow North Wacker Drive to One North Wacker Drive (corner of Wacker &amp; Madison)</li> </ol> <p>Estimated Time: 18 minutes Estimated Distance: 0.8 miles</p>	<ol style="list-style-type: none"> <li>1. Start out going North on North Upper Wacker Drive toward West Calhoun Place</li> <li>2. Turn right onto West Calhoun Place</li> <li>3. Turn left onto North Dearborn Street</li> <li>4. Follow North Dearborn Street to 320 North Dearborn Street</li> </ol> <p>Estimated Time: 18 minutes Estimated Distance: 0.8 miles</p>



## Recommended Breakfast Venues

Name	Address	Neighborhood	Cuisine	Price Point	Comments
312 Chicago	136 N. La Salle St. Chicago, IL 60602 312-696-2420 www.312chicago.com	Loop	Italian	\$16 - \$25	Frequently Used
Atwood Café	1 W. Washington St. Chicago, IL 60602 312-368-1900 www.atwoodcafe.com	Loop	American Traditional and Classic	\$16 - \$25	
Bin 36	339 N. Dearborn St. Chicago, IL 60610 312-755-9463 www.bin36.com	Loop	American Contemporary	\$16 - \$25	
Currents on the River	200 S. Wacker Dr. Chicago, IL 60606 312-846-6692 www.currentsontheriver.com	Loop	American Contemporary and International Fusion	\$9 - \$15	
David Burke's Primehouse	616 N. Rush St. Chicago, IL 60611 312-660-6000 www.davidburke.com	River North	American Contemporary and Steaks	\$26 - \$30	
Elate	111 W. Huron St. Chicago, IL 60654 312-202-9900 www.elatechicago.com	River North	American Contemporary and European	\$16 - \$25	Located in Hotel Felix. Very good.
Nomi	800 N. Michigan Ave. Chicago, IL 60611 312-239-4030 www.nomirestaurant.com	Michigan Avenue	French	\$26 - \$30	Located in the Park Hyatt Chicago (7th Floor).
One North Kitchen	1 N. Wacker Dr. Chicago, IL 60606 312-750-9700 www.restaurants-america.com	Loop	American Contemporary	\$9 - \$15	
Prairie Fire	215 N. Clinton St. Chicago, IL 60661 312.382.8300 www.prairiefirechicago.com	Loop	American Contemporary and Seasonal	\$16 - \$25	
Ristorante We	172 W. Adams St. Chicago, IL 60603 312-917-5608 www.risorantewe.com	Loop	Italian	\$26 - \$30	
Sixteen	401 N. Wabash Ave. Chicago, IL 60611 312-588-8030 www.trumpchicagohotel.com/Food_Wine/sixteen.asp	River North	Modern American	\$40 and up	Located in the Trump Hotel & Tower Chicago (16th Floor).
South Water Kitchen	225 N. Wabash Ave. Chicago, IL 60601 312-236-9300 www.southwaterkitchen.com	Loop	Bar Food, American Contemporary, and American	\$16 - \$25	Located inside Hotel Monaco.
State & Lake	201 N. State St. Chicago, IL 60601 312-239-9400 www.stateandlakechicago.com	Loop	American Contemporary	\$16 - \$25	Located inside The Wit Hotel (ground floor).
Townhouse	111 S. Wacker Drive Chicago, IL 60606 312-948-8240 www.restaurants-america.com	Loop	American Contemporary	\$16 - \$25	
Weber Grill	539 N. State St. Chicago, IL 60610 312-467-9696 www.webergrillrestaurant.com	River North	Barbecue, Burgers, Steaks, and American Traditional and	\$16 - \$25	

## Recommended "To Go" Lunch Venues

"To Go" Restaurant	Address	Weekend Availability	Weekend Time	Monday - Friday
Alonti	1 North Franklin Chicago, IL 312.855.1866 www.alonti.com	Closed	Closed	Monday - Friday 6:00 am - 3:00 pm
Arby's	5 North Wells Street Chicago, IL 60606 312.345.1771 www.arbys.com	Saturday / Sunday	9:00am - 7:00pm	Monday - Friday 7:00am - 5:00pm
AsiaGO Express	176 North Wells Street Chicago, IL 60606 312.346.6565	Saturday	11:00am - 3:00pm	Monday - Friday 10:00am - 7:00pm
Au Bon Pain	181 W. Madison Chicago, IL 312.578.0120 www.aubonpain.com	Closed	Closed	Monday - Friday 5:30am - 6:30pm
Billygoat Tavern	309 W. Washington Chicago, IL 312.899.1873 www.billygoattavern.com	Saturday	8:00 am - 4:00 pm	Monday - Friday 6:00am - 10:00pm
Burger King	100 West Randolph Street Chicago, IL 60601-6309 312.630.0342 www.bk.com	Saturday / Sunday	6:00am - 1:00am	Monday - Friday 6:00am - 11:00pm
Caffè Baci	225 West Wacker Drive Chicago, IL 60606-1224 312.251.1234 www.caffebaci.com	Closed	Closed	Monday - Friday 6:30am - 4:00pm
Chicken Planet	21 West Jackson Boulevard Chicago, IL 60604-3906 312.360.1409 www.chicken-planet.com	Saturday	11:00am - 2:30pm	Monday - Friday 10:00am - 6:30pm
Chipotle	230 W. Monroe Chicago, IL 312.727.0054 www.chipotle.com	Saturday	11:00 am - 4:00 pm	Monday - Friday 10:30am - 7:00pm
Corner Bakery	188 W. Washington Chicago, IL 312.263.4258 www.cornerbakerycafe.com	Saturday	7:00 am - 3:00 pm	Monday - Friday 6:00am - 6:00pm
Cosi	230 W Monroe Chicago, IL 312.782.4755 www.getcosi.com	Saturday	7:30 am - 2:00 pm	Monday - Friday 6:30am - 8:00pm
Delmonico	111 West Washington Street Chicago, IL 60602 312.345.0707 www.delmonicochicago.com	Closed	Closed	Monday - Friday 6:30am - 4:00pm
Eppy's Deli	162 N Franklin Street Chicago, IL 60686 312-345-7771 www.eppysdeli.com	Saturday	11:00 am - 3:00 pm	Monday - Friday 7:00 am - 3:00pm
Freshii	200 W Monroe Chicago, IL 60606 312-269-0995 www.freshii.com	Closed	Closed	Monday - Friday 7:00am - 5:30pm
Giordano's	223 West Jackson Boulevard Chicago, IL 60606-6908 312.583.9400 www.giordanos.com	Saturday / Sunday	11:00am - 10:30pm	Monday - Friday 11:00am - 9:30pm

Goodwins	175 N Franklin Chicago, IL 60606 312.634.1134 www.goodwins2go.com	Closed	Closed	Monday - Friday 9:00am - 3:00pm
Halsted Street Deli	400 S La Salle St Chicago, IL 60605 312.447.0412 www.halstedstreetdeli.com	Closed	Closed	Monday - Friday 6:00am - 3:00pm
Hannah's Bretzel	180 W. Washington Chicago, IL 60601 312.621.1111 www.hannahsbretzel.com	Saturday	10:00 am - 3:00 pm	Monday - Friday 7:00am - 7:00pm
Jimmy Johns	216 W Madison Chicago, IL 60606 312-346-7900 www.jimmyjohns.com	Saturday/ Sunday	11:00 am - 4:00 pm	Monday - Friday 11:00am - 9:00pm
KFC & Pizza Hut Express	612 South Wabash Avenue Chicago, IL 60605-1808 312.322.0011	Saturday	11:00am - 11:00pm	Monday - Friday 10:00am - 11:00pm
La Cocina Mexican	45 North Wells Street Chicago, IL 60606-3409 312.346.1638	Closed	Closed	Monday - Friday 7:00am - 5:00pm
La Cocina Mexican	178 North Franklin Street Chicago, IL 60606 312.781.1982	Closed	Closed	Monday - Friday 7:00am - 5:00pm
Lloyds	1 South Wacker Drive Chicago, IL 60606 312.407.6900 www.lloydschicago.com	Closed	Closed	Monday - Friday 11:00am - 8:30pm
Mac Kelly's Green n Things	177 North Wells Street Chicago, IL 60606-1817 312.899.9022 www.mackellysintheloop.com	Closed	Closed	Monday - Friday 6:00am - 3:30pm
McDonalds	29 N. Wacker Chicago, IL 60606 312.456.4307 www.mcdonalds.com	Saturday	6:00am - 6:00pm	Monday - Friday 5:00am - 8:30pm
Med Kitchen	219 W Washington Street Chicago, IL 60606 312.606.0633 www.medkitcheneatery.com	Saturday	10:00am - 3:00pm	Monday - Friday 7:00am - 3:00pm
Panda Express	110 West Monroe Street Chicago, IL 60603-1607 312.558.9106 www.pandaexpress.com	Closed	Closed	Monday - Friday 10:00am - 7:00pm
Perry's Deli	174 North Franklin Street Chicago, IL 60606-1822 312.372.7557 www.perrysdeli.com	Closed	Closed	Monday - Friday 10:00am - 9:00pm
Pita Express	100 West Randolph Street Chicago, IL 60601 312.422.0422 www.pitaexpresschicago.com	Closed	Closed	Monday - Friday 9:00am - 3:30pm
Pizza Hut Express	612 South Wabash Avenue Chicago, IL 60605-1808 312.322.0011 www.pizzahut.com	Saturday	11:00am - 11:00pm	Monday - Friday 10:00am - 11:00pm
Pockets	329 South Franklin Street Chicago, IL 60606 312.922.9255 www.pocketsonline.com	Closed	Closed	Monday - Friday 10:00am - 4:00pm
Potbelly	303 W. Madison Chicago, IL 60606 312.346.1234 www.potbelly.com	Saturday	11:00 am - 4:00 pm	Monday - Friday 10:00am - 7:00pm

Pret a Manger	211 W. Adams Street Chicago, IL 60606 312.546.8270 www.pret.com	Closed	Closed	Monday - Friday 7:00am - 7:00pm
Protein Bar	235 South Franklin Street Chicago, IL 60606 312.346.7300 www.proteinbarchicago.com	Closed	Closed	Monday - Friday 6:30am - 7:00pm
Quiznos	128 South Franklin Street Chicago, IL 60606 312.372.3663 www.quiznos.com	Closed	Closed	Monday - Friday 8:30am - 5:30pm
Rivers to Go	30 S Wacker Dr Chicago, IL 312.559.1515 www.riversrestaurant.com	Closed	Closed	Monday - Friday 6:00 am - 4:00 pm
Roly Poly	29 South La Salle Street Chicago, IL 60603-1515 312.920.9800 www.rolypoly.com	Closed	Closed	Monday - Friday 9:00am - 4:00pm
Roti	10 South Riverside Plaza Chicago, IL 60606 312.775.7000 www.roti.com	Closed	Closed	Monday - Friday 7:30am - 3:30pm
Salad Spinners	200 W. Monroe Chicago, IL 312.269.5300 www.saladspinners.com	Closed	Closed	Monday - Friday 10:00am - 3:00pm
Saigon Sisters	567 W Lake Street Chicago, IL 60661 312-496-0090 www.saigonsisters.com	Saturday	10:00am - 4pm and 5:00pm - 1:00am	Monday - Friday 10:00am - 4pm and 5:00pm - 10:00pm
Siam Rice	117 North Wells Street Chicago, IL 60606 312.606.9999 www.siamricethai.com	Closed	Closed	Monday - Friday 11:00am - 8:00pm
Sopraffina	222 West Adams Street Chicago, IL 60606-5312 312.726.4800 www.sopraffina.com	Closed	Closed	Monday - Friday 6:00am - 3:00pm
Sopraffina	10 North Dearborn Street Chicago, IL 60602 312.984.0044 www.sopraffina.com	Closed	Closed	Monday - Friday 11:00am - 4:00pm
Specialty's Café & Bakery	191 N Wacker Dr Chicago, IL 60606 877.502.2837 www.specialtys.com	Closed	Closed	Monday - Friday 6:00am - 6:00pm
Subway	309 West Monroe Street Chicago, IL 60606 312.332.0660 www.subway.com	Saturday	9:00 am - 5:00 pm	Monday - Friday 7:00am - 7:00pm
Taco Fresco	29 North Wacker Drive Chicago, IL 60606 312.920.0077 www.tacofresco.com	Closed	Closed	Monday - Friday 10:00am - 4:00pm
Taza	176 North Franklin Street Chicago, IL 60606 312.201.9885 www.tazachocolate.com	Closed	Closed	Monday - Friday 8:00am - 4:00pm

## Recommended Dinner Venues

Name	Address	Neighborhood	Cuisine	Price Point	Comments
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	739 N La Salle St Chicago, IL 60610 312.573.1510				
Café Iberico	www.cafeiberico.com	Gold Coast	Spanish/Tapas	\$9- \$15	
	6 W Hubbard St Chicago, IL 60654 312.494.3288				
Eatt	www.eattchicago.com	River North	American Contemporary	\$16 - \$15	
	312 N Clark St. Chicago, IL 60610 312.644.0283				
Flatwater	www.flatwater.us	Loop	American Contemporary	\$16 - \$25	
	809 W Randolph St Chicago, IL 60607 312.492.6262				
Girl and the Goat	www.girlandthegoat.com	West Loop	American Contemporary and International Fusion	\$16 - \$25	
	33 W Kinzie Chicago, IL 312.828.0966				
Harry Caray's	www.harrycarays.com	River North	Italian and Steaks	\$16 - \$25	
	1737 W Randolph St Chicago, IL 60607 312.638.0700				
Haymarket	www.haymarketbrewing.com	West Loop	American Contemporary and Brewpub	\$16 - \$25	
	51 W Hubbard St Chicago, IL 60610 312.828.0051				
Hub 51	www.hub51chicago.com	River North	American	\$16 - \$25	
	110 W Hubbard St Chicago, IL 60610 312.222.1331				
Hubbard Inn	www.hubbardinn.com	River North	American Contemporary, European, Fusion	\$16 - \$25	
	215 N. Clinton St. Chicago, IL 60661 312.382.8300				
La Madia	www.dinelamadia.com	Gold Coast	Italian and Pizza	\$9 - \$15c	
	155 W Kinzie St Chicago, IL 60654 312.245.2000				
Moe's Cantina	www.moescantina.com	River North	Mexican	\$9 - \$15	
	59 W Hubbard St Chicago, IL 60654 312.595.0800				
Paris Club	www.parisclubchicago.com	River North	French	\$16 - \$25	
	161 N Jefferson St Chicago, IL 60661 312.669.9900				
Province	www.provincerestaurant.com	Loop	American Contemporary	\$16 - \$25	
	500 N Michigan Avenue Chicago, IL 60611 312.464.1744				
Purple Pig	www.thepurplepigchicago.com	Michigan Avenue	French, Greek, Italian and Spanish	\$9 - \$15	
	626 N State St Chicago, IL 60610 312.698.5000				
Quartino	www.quartinochicago.com	Gold Coast	Italian	\$12 - \$20	
	123 N Jefferson St Chicago, IL 60661 312.441.1920				
Sepia	www.sepiachicago.com	Loop	American Contemporary	\$16 - \$25	
	100 S Wacker Dr Chicago, IL 60606 312.546.6177				
South Branch	www.southbranchchicago.com	Loop	American Contemporary	\$16 - \$25	

	201 N State St Chicago, IL 60610 312.239.9400				
State and Lake	www.stateandlakechicago.com	Loop	American Contemporary	\$16 - \$25	
	110 W Illinois St Chicago, IL 60610 312.644.0500				
Sunda	www.sundachicago.com	River North	Southeast Asian cuisine - Thai, Vietnamese, etc.	\$16 - \$25	
	24 S Michigan Ave Chicago, IL 60603 312.372.4243				
The Gage	www.thegagechicago.com	Michigan Avenue	American Contemporary	\$16 - \$25	
	2111 S Wacker Drive Chicago, IL 60606 312.948.8240				
Townhouse	www.restaurants-america.com	Loop	American Contemporary	\$16 - \$25	

## High End Restaurants: 26+

Name	Address	Neighborhood	Cuisine	Price Point	Comments
312 Chicago	136 N La Salle St Chicago, IL 60602 312-696-2420 www.312chicago.com	Loop	Italian	\$26 - \$30	
Chicago Cut Steakhouse	300 N La Salle St Chicago, IL 60654 313.329.1800 www.chicagocutsteakhouse.com	Loop	Seafood and Steaks	\$30+	
EPIC	112 W Hubbard St Chicago, IL 60654 312.222.4940 www.epicrestaurantchicago.com	River North	American Contemporary and French	\$16 - \$25	
Everest	440 S La Salle St, 40th Floor Chicago, IL 60605 312.663.8920 www.everestrestaurant.com	Loop	French	\$26 - \$30	
Mastro's Steakhouse	520 N Dearborn St Chicago, IL 60654 312.521.5100 www.mastrosrestaurants.com	River North	American, Steaks and Seafood	\$30+	
Naha	800 N Michigan Avenue Chicago, IL 60611 312.239.4030 www.naha-chicago.com	River North	American Contemporary and International Fusion	\$30+	
Nomi	800 N Michigan Avenue Chicago, IL 60611 312.239.4030 www.nomirestaurant.com	Michigan Avenue	French	\$26 - \$30	
N9NE	440 W Randolph Chicago, IL 60606 312.575.9900 www.n9ne.com	River North	American Contemporary, Seafood and Steaks	\$26 - \$30	
Osteria Via Stato	620 N State St Chicago, IL 60610 312.642.8450 www.osteriaviastato.com	Gold Coast	Italian	\$26 - \$30	
RL's	115 E Chicago Avenue Chicago, IL 60611 312.475.1100 www.rlrestaurant.polo.com	Michigan Avenue	Steaks and American Traditional	\$26 - \$30	

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	1 S Dearborn St Chicago, IL 60603 312.384.1900	Loop		
Rosebud Prime	<a href="http://www.rosebudrestaurants.com">www.rosebudrestaurants.com</a>		Seafood and Steaks	\$16 - \$25
	676 N St Clair St Chicago, IL 60611 312.202.0001	Loop		
TRU	<a href="http://www.trurestaurant.com">www.trurestaurant.com</a>		American Contemporary	\$30+

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## Ground Transportation – Parking Garages

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### Parking Garage

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#### UBS Parking Garage

One North Wacker  
Chicago, IL 60606

1. Exit on Congress Parkway
2. Proceed to Franklin/Wacker exit.
3. At the turnpike exit on Lower Wacker
4. Proceed northbound to One North Wacker Dock/Garage (3rd Stop Light).  
Madison Street & Lower Wacker

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### Inter Parking

30 South Wacker  
Chicago, IL  
Phone: 312.906.8525

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### Imperial Parking

201 West Madison  
Chicago, IL  
Phone: 312.960.0700

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### Standard Parking

172 West Madison  
Chicago, IL  
Phone: 312.704.0068

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### System Parking

120 North LaSalle  
Phone: 312.407.0207

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## Wacker Drive Construction Project

The construction of upper and lower Wacker Drive will be in effect from January 2011 through December 2012. Traffic patterns on all streets adjacent to the PwC Chicago office will be affected at various times. Please see Office Services for the current traffic reconfigurations.

### Recommended individual car service companies:

\*Please note -- Use of taxis is strongly encouraged. The firm does not permit use of sedan ("black car") service unless other transportation options (such as taxis) are unavailable, unsafe, or clearly inconvenient. If use of a car service cannot be avoided, please use one of the preferred ground transportation vendors below.

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Car Service Company	O'Hare Airport Average Fare	Midway Airport Average Fare
<b>A-1 Airport Limousine Service</b> 114 E. Lake Street Bloomington, IL 60108 Phone: 630.833.3788	\$75.60	\$75.60
<b>Carey Transportation Chicago</b> 2500 E. Devon Elk Grove Village, IL 60007 Phone: 312.692.0000	\$134.90	\$134.90
<b>Windy City Limousine</b> 9377 W Grand Avenue Franklin Park, 60131 Phone: 847.916.9300	\$79.10	\$79.10

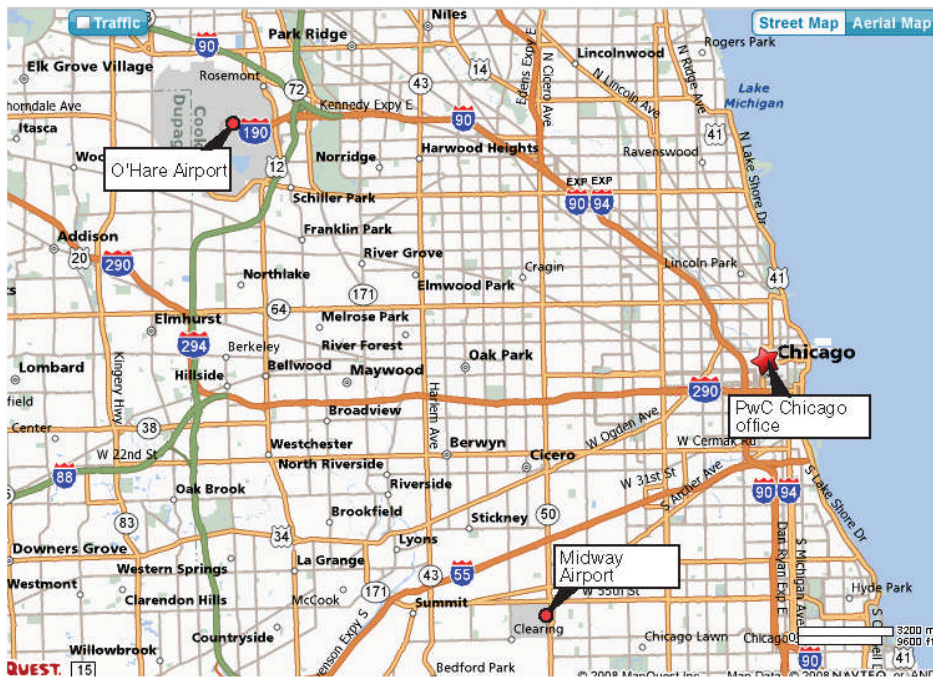
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\*Please note that all fares listed include driver gratuity.



## Ground Transportation – Airports

Below are driving directions from Chicago Airports to the PwC Office. For more information on CTA, Metra and nearby office parking garages, please see the Chicago workplace database.



### O'Hare International Airport to PwC Chicago Office

Driving Directions:

1. Merge onto I-190 East
2. I-190 East becomes I-90 East/ Kennedy Expressway East
3. Take the East Washington Boulevard exit, EXIT 51C.
4. Turn Left onto West Washington Boulevard.
5. West Washington Boulevard becomes West Washington Street.
6. Turn Right onto North Upper Wacker Drive/North Wacker Drive.
7. Turn Right onto North Upper Wacker Drive/North Wacker Drive.
8. Turn Left.
9. End at 1 North Wacker Dr Chicago, IL 60606-2807

Estimated Time: 27 minutes

Estimated Distance: 17.88 miles

### Midway International Airport to PwC Chicago Office

Driving Directions:

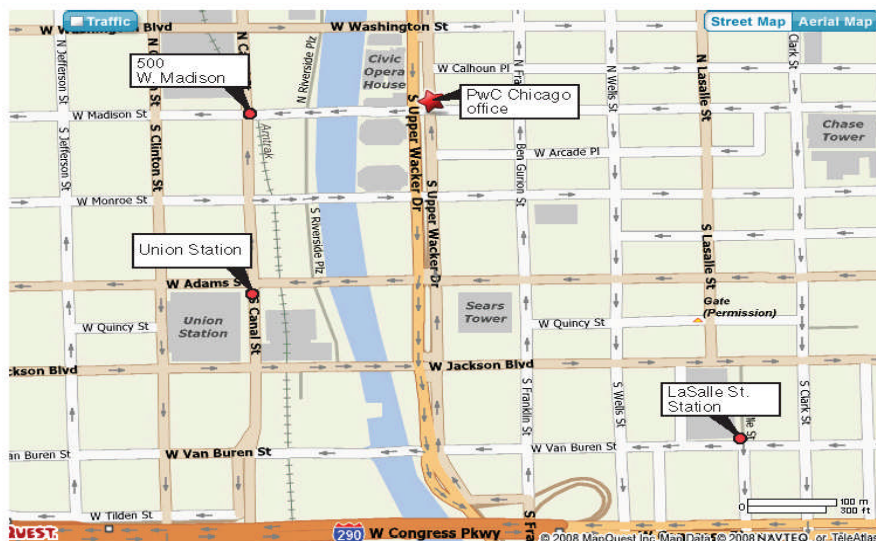
1. Start out going South on South Cicero Avenue/IL-50 South toward West 59TH Street.
2. Make a U-Turn at West 59th Street onto IL-50 North/South Cicero Avenue
3. Merge onto I-55 North/Stevenson Expressway North.
4. Merge onto I-90 West/I-94 West via Exit 292A.
5. Take the East Washington Boulevard exit, Exit 51C.
6. Turn Right onto West Washington Boulevard.
7. West Washington Boulevard becomes West Washington Street.
8. Turn Right onto North Upper Wacker Drive/North Wacker Drive.
9. Turn Left
10. End at 1 North Wacker Dr Chicago, IL 60606-2807

Estimated Time: 20 minutes

Estimated Distance: 11.25 miles

## Ground Transportation – Trains

For more information on CTA, Metra and nearby office parking garages, please see the Chicago workplace database or go to [metrarail.com](http://metrarail.com)



Train Station	Train Station to PwC Office	PwC to Train Station
<b>Chicago Union Station</b> 210 S. Canal St. Chicago, IL 60606 312.655.2524	Union Station to PwC Office: <ul style="list-style-type: none"> <li>Start out going North on South Canal Street toward West Adams Street</li> <li>Turn right onto West Madison Street</li> <li>Follow West Madison Street to North Wacker Drive (Corner of North Wacker Drive &amp; Madison Street)</li> </ul> Estimated Time: 8 minutes Estimated Distance: 0.4 miles	PwC Office to Union Station: <ul style="list-style-type: none"> <li>Start out going West on West Madison Street toward North Upper Wacker Drive/North Wacker Drive</li> <li>Turn left onto South Canal Street</li> <li>Follow South Canal Street to 210 South Canal Street (Between Adams &amp; Jackson Boulevard)</li> </ul> Estimated Time: 9 minutes Estimated Distance: 0.4 miles
<b>LaSalle Street Train</b> 414 S. LaSalle St. Chicago, IL 60605 312.322.6777	LaSalle Street Train to PwC Office: <ul style="list-style-type: none"> <li>Start out going West on West Kinzie Street toward North LaSalle</li> <li>Turn left onto North LaSalle Street/North LaSalle Drive</li> <li>Turn right onto West Madison Street</li> <li>Follow West Madison Street to North Wacker Drive (Corner of Wacker &amp; Madison)</li> </ul> Estimated Time: 17 minutes Estimated Distance: 0.7 miles	PwC Office to LaSalle Street Train: <ul style="list-style-type: none"> <li>Start out going East on West Madison Street toward South Franklin Street</li> <li>Turn left to stay on North LaSalle Street</li> <li>Turn left onto West Kinzie Street (Corner of West Kinzie &amp; North LaSalle Street)</li> </ul> Estimated Time: 16 minutes Estimated Distance: 0.7 miles
<b>Ogilvie Train Station</b> 500 W. Madison St. Chicago, IL 60661 312.627.3000	Citibank to PwC Office: <ul style="list-style-type: none"> <li>Start out going East on West Madison Street toward South Canal Street</li> <li>Follow West Madison Street to North Wacker Drive (Corner of North Wacker Drive &amp; Madison)</li> </ul> Estimated Time: 5 minutes Estimated Distance: 0.2 miles	PwC Office to Citibank Building: <ul style="list-style-type: none"> <li>Start out going West on West Madison Street toward North Upper Wacker Drive/North Wacker Drive</li> <li>Continue on West Madison Street to 500 West Madison Street</li> </ul> Estimated Time: 5 minutes Estimated Distance: 0.2 miles

# Ground Transportation – “L” Train



# Service Overview

## Buses

Most routes run daily through late evening, every 10-20 minutes (see First Bus/Last Bus Times). All routes have timetables. Sunday schedules apply on New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving and Christmas.

Always check the destination sign; not all buses travel to the end of the line. Also, a few routes have branches. Eighty-nine percent of all bus routes are accessible (♿) and equipped with lifts; just ask the operator to use it.

Buses stop about every two blocks at posted signs, which give basic route and service information. The Owl (🦉) symbol indicates all-night service.



## Trains

Each train line has a color name. Most lines run daily, every 7-10 minutes, and every 10-15 minutes in later evenings (see First Train/Last Train Times for hours). There are free connections between all train lines. Accessible stations are marked with ♿.

A Customer Assistant or Security Guard is on duty to help you. Customer Assistance call buttons are located near turnstiles and on platforms. Obtain a CTA map, Downtown Transit Sightseeing Guide, or a timetable from rail station brochure racks. Train times are posted.

Signs on stations indicate train routes and destinations. Trains are marked with front and side signs indicating rail color line and destination. System maps are posted in all rail cars. Stops and connections are announced.

Station Entrance Sign:



Platform Signs:



Train Signs:



# Detailed Train Information

## First Train/Last Train Times

ROUTE	Monday-Friday	Saturday	Sunday/Holiday
<b>BLUE LINE Between O'Hare Airport and Forest Park (Congress)</b>			
Service At All Times Every Day			
<b>BLUE LINE Between O'Hare Airport and 54th/Cermak (Douglas)</b>			
O'Hare to 54th/Cermak	4:00a-12:45a	No Service	Use Forest Park (Congress) Branch or bus routes
54th/Cermak to O'Hare	4:00a-12:50a		
<b>BROWN LINE Between Kimball and Downtown</b>			
Kimball to Loop 'L'	4:45a-11:40p	4:40a-11:40p	6:45a-11:40p
Loop 'L' to Kimball	5:15a-12:05a	5:10a-12:05a	7:15a-12:05a
<b>BROWN LINE Between Kimball and Belmont</b>			
Kimball to Belmont	4:00a-2:00a	4:00a-2:00a	5:00a-12:30a
Belmont to Kimball	4:25a-2:20a	4:25a-2:25a	5:25a-12:55a
<b>GREEN LINE Between Harlem/Lake and Ashland/63rd or East 63rd</b>			
Harlem to Ashld/63rd	4:30a-1:00a	6:00a-1:00a	7:00a-1:00a
Ashld/63rd to Harlem	3:50a-12:35a	5:50a-12:35a	6:50a-12:35a
Harlem to East 63rd	4:10a-12:45a	6:10a-12:45a	7:15a-12:45a
East 63rd to Harlem	4:10a-1:00a	6:05a-1:00a	7:10a-1:00a
<b>ORANGE LINE Between Midway Airport and Downtown</b>			
Midway to Loop 'L'	3:55a-12:50a	4:35a-12:50a	5:35a-11:30p
Loop 'L' to Midway	4:20a-1:15a	5:00a-1:15a	6:00a-11:55p
<b>PURPLE LINE SHUTTLE Between Linden and Howard</b>			
Linden to Howard	4:55a-1:20a*	5:25a-2:05a	6:25a-1:20a
Howard to Linden	4:35a-1:00a*	5:10a-1:45a	6:05a-12:55a
Oversight: Use 9091 Bus between Central (Purple) & Granville (Red) stations *90 min. later.			
<b>PURPLE LINE EXPRESS Between Linden and Downtown</b>			
Linden to Loop 'L'	3:08a-9:25a	At other times, ride Purple Line shuttle to Howard; then Red Line to Downtown.	
Loop 'L' to Linden	2:55p-6:25p		
	6:05a-10:10a		
	3:40p-7:10p		
<b>RED LINE Between Howard and 95th/Dan Ryan</b>			
Service At All Times Every Day			
<b>YELLOW LINE Between Howard and Skokie</b>			
Skokie to Howard	5:20a-10:15p	No service; use #97 bus	No service; use #97 bus
Howard to Skokie	4:50a-10:00p		

## Sample Travel Times

Between most terminals and downtown:	25 to 35 minutes
Between Midway and downtown:	30 minutes
Between O'Hare and downtown:	45 minutes
Between Linden or Skokie and downtown:	45 to 50 minutes

## Free Downtown Connections

**Between Red Line & Blue Line subways:**  
Exit at Washington or Jackson, then walk DOWNSTAIRS from train platform through the walkway to the other subway.

**Between Loop elevated lines (Brown, Green, Orange, Purple):**  
Exit at Clark/Lake, Adams/Wabash, Washington/Wells, or Library/Van Buren.

**Between Blue Line subway & Loop elevated lines:** Exit at Clark/Lake; use stairs, elevators or escalators between stations through adjacent buildings.

**Between Red Line subway & Loop elevated lines:** Exit at Lake/State subway station (Randolph/Lake exit) or State/Lake elevated station.  
Use Transfer Card, Transit Card or pass; NO transfer charge or use deducted.

**Free Connection Now Available**  
between Red Line and Green/Orange Lines at Roosevelt.

## P Park & Ride at Stations

Pay numbered slot box as directed; most accept coins only.

RAIL LINE	STATION	COST AND TIME LIMIT	SPACES
BLUE	Rosemont	\$1.50 for 18 hours	736
BLUE	Cumberland	\$1.75 for 12 hours*	1633
BLUE	Forest Park	\$1.50 for 12 hours	1051
BROWN	Kimball	\$1.50 for 24 hours	70
BROWN	Kedzie/Lawrence	\$1.50 for 24 hours	50
GREEN	Ashland/63rd	\$1.50 for 24 hours	235
ORANGE	Midway	\$1.75 for 12 hours	299
ORANGE	Pulaski/51st	\$1.50 for 24 hours	390
ORANGE	Kedzie/48th	\$1.50 for 24 hours	160
ORANGE	Western/49th	\$1.50 for 24 hours	200
ORANGE	39th/Archer	\$1.50 for 24 hours	70
ORANGE	Halsted/Archer	\$1.50 for 24 hours	38
PURPLE	Linden	\$1.50 for 24 hours	328
RED	Howard	\$1.75 for 24 hours	328
YELLOW	Skokie	\$1.50 for 24 hours	776

\*varies after

## Accessible Stations

<b>BLUE LINE</b> O'Hare, Rosemont, Cumberland, Harlem/Higgins, Jefferson Park, Logan Square, Western/Milwaukee, Clark/Lake, Kedzie/Homan, Forest Park. Forest Park branch: Medical Center, Kedzie/Homan, Forest Park. Cermak branch: Polk, 18th, Kostner, Cicero, 54th/Cermak.
<b>BROWN LINE</b> Kimball, Western, Merchandise Mart, Washington/Wells, Library-State/Van Buren, Clark/Lake.
<b>GREEN LINE</b> Ashland/63rd, Halsted, East 63rd, King Drive, Garfield, 51st, 47th, 43rd, Indiana, 35th, Roosevelt, Clark/Lake, Clinton, Ashland, California, Kedzie, Conservatory-Central Park Drive, Pulaski, Cicero, Laramie, Central, Harlem.
<b>ORANGE LINE</b> Midway, Pulaski, Kedzie, Western, 35th/Archer, Ashland, Halsted, Roosevelt, Library-State/Van Buren, Washington/Wells, Clark/Lake.
<b>PURPLE LINE</b> Linden, Davis, Merchandise Mart, Clark/Lake, Library-State/Van Buren, Washington/Wells.
<b>RED LINE</b> Loyola, Granville, Addison, Chicago, Lake, Washington, Jackson, Roosevelt, Sox-35th, 79th, 95th.
<b>YELLOW LINE</b> Skokie

- Accessible stations have elevators and/or ramps to help customers reach platforms.
- Portable ramps (gap fillers) are available to act as a bridge for the gap between platforms and trains. To request their deployment, ask the Customer Assistant or train operator for assistance.
- To help plan your trip, call CTA's Elevator Status Line for an update on elevators that are temporarily out of service at CTA rail stations. Call 1-888-YOUR-CTA (1-888-968-7282) and select prompt 5 from the menu. The status line is updated every four hours. Hearing impaired customers should call 1-888-CTA-TTY1 (1-888-282-8891).
- If the elevator you plan to use is not working, there are alternate routings available to enable you to travel to your destination. Details can be obtained from customer service at 1-888-YOUR-CTA or from the Customer Assistant at any rail station.
- If you need help at a rail station and cannot locate the Customer Assistant, you can make a free call to the CTA Control Center for assistance from any pay phone on a CTA rail station platform by dialing the star button (\*) followed by the number one (1). Select prompt 5 from the menu.

## PwC Office to O'Hare Blue Line – Dearborn

1. Head East on Madison Street toward Franklin Street
2. Turn left at North Dearborn Street

Average Fare: \$2.25

Travel To Blue Line: 9 minutes

Travel Time to O'Hare: 45 minutes

## PwC Office to Midway Orange Line – Washington/Wells Stop

1. Head East on Madison Street toward Franklin Street
2. Turn Left at North Wells Street

Average Fare: \$2.25

Travel To Blue Line: 9 minutes

Travel Time to Midway: 30 minutes

