

**Ratemaking Product Management Seminar**  
**March 9-11, 2009**  
**Las Vegas, NV**

**LIST OF ATTENDEES**  
**as of Monday, March 3, 2009**

Abbott, Christina Dione	ACE Global Headquarters
Ackerman, Shawna S.	Pinnacle Actuarial Resources, Inc.
Adams, Karen H.	Arizona Department of Insurance
Addie, Barbara J.	Baron Insurance Services, Inc.
Ahmad, Sajjad	ING Canada Inc.
Aksamit, Dan	EMC Insurance Companies
Alexander, Annette L.	Federated Rural Electric Insurance Corp
Ancharski, Brian M.	ACE INA
Ander, Daniel	WSRB
Anderson, David	InsurQuote, Inc.
Anderson, Duncan	EMB Consultancy LLP
Anderson, James	Brit Insurance
Anderson, Kevin L.	American Family Insurance Group
Anderson, Paul D.	Milliman, Inc.
Anderson, Richard R.	Risk Management Solutions, Inc.
Angell, Charles M.	Alabama Department of Insurance
Arata, David A.	Arata & Associates
Ardern, Deborah Herman	CNA Insurance Companies
Arora, Neeraj	Farmers Insurance Group
Asch, Nolan E.	ISO
Ashiotou, Marina	Ernst & Young
Atkinson, Mark R.	Montgomery Insurance
Aubin, Genevieve	TD Insurance
Austin, Nicki C.	Fireman's Fund Insurance Companies
Avitabile, Craig Victor	Liberty Mutual Group
Azari, Robert Joseph	Canal Insurance Company
Babel, Richard J.	ChoicePoint
Bains, Talbir S.	QBE Insurance Group
Baker, Ronald	VeraSage Institute
Balakrishnan, Karthik	ISO Innovative Analytics
Baldan, John L.	ISO
Barber, Shannon	The Hartford
Barone, Paul C.	XL Insurance Company Ltd.
Bartholomew, Graham	Neuronworks
Baseman, Nathan James	Maxum Specialty Insurance Group
Bass, Irene K.	Bass & Khury
Bayley, Thomas R.	Towers Perrin
Beaudoin, Patrick	Partner Reinsurance Company Ltd.

Beehler, Chad M.	Indiana Farmers Mutual Insurance Company
Beinat, Paul	EagleEye Analytics
Beland, Christine	TD Insurance
Benseler, David R.	Motorists Insurance Group
Berget, Derek D.	American Family Insurance Group
Bermender, Susan	United Services Automobile Association
Berner, Wayne F.	State Auto Insurance Companies
Bethel, Neil A.	Great American Custom Insurance Service, Inc.
Biewer, David Matthew	Esurance
Blake, Michael G.	Acadia Insurance Co.
Blank, Cara M.	Massachusetts Division of Insurance
Bohrer, Mark E.	Montpelier Underwriting Inc
Boison, LeRoy A.	Pinnacle Actuarial Resources, Inc.
Boland, James M.	ACE USA
Bolstridge, Stephanie Jo Odell	The Travelers Companies, Inc.
Borba, Philip S.	Milliman, Inc.
Border, David R.	Allstate Insurance Company
Borgelt, Kimberly A.	SAFECO Insurance Companies
Bothwell, Peter T.	The Travelers Companies, Inc.
Bouvin, Erik R.	Allstate Insurance Company
Bovard, Roger W.	Mercury General Corporation
Bowen, Alicia E.	GEICO
Bowen, Stephen A.	ISO
Boyer, Thomas Leininger	Commerce Insurance Company
Boyle, Thomas P.	W.R. Berkley Corporation
Brenk, Steven G.	Catlin Underwriting Agencies Limited
Brew, Lisa	GEICO
Brewer, Steve	MSB
Brinkmann, Margaret A.	Allstate Research & Planning Center
Britt, Karen M.	GEICO
Broadrick, Sara T.	American Family Insurance Group
Brown, Andrew L.	
Brown, Robert F.	The Travelers Companies, Inc.
Brubaker, Randall E.	Aon Corporation
Brueckman, David C.	Frankenmuth Financial Group
Brusko, Mallory	GEICO
Buero, Jeffrey A.	Meadowbrook Insurance Group
Bugbee, Morgan Haire	Farmers Insurance Group
Burger, George	ISO
Burkauskas, Dan	CNA Insurance Companies
Burkhalter, Christopher J.	Bickerstaff, Whatley, Ryan & Burkhalter, Inc.
Burton, Lori L.	Oregon Mutual Insurance
Butler, Matthew E.	Midwest Employers Casualty Company
Byrne, Mark J.	Flagstone Re
Caffoe, Heather Rae	Enumclaw Insurance Group
Campbell, Robert Neil	Lombard Canada Ltd.

Campbell, Sekayi  
Cantin, Claudette  
Capobianco, Frank  
Carp, Allison Faith  
Carpenter, William M.  
Carr, William Brent  
Carroll, Lynn R.  
Caslavka, David  
Cathcart, Sanders B.  
Caughron, Aletia K.  
Ceaser, Paul A.  
Chamberlain, Matthew S.  
Chan, Michael Tsz-Kin  
Charbonneau, Daniel George  
Charbonneau, Petra Lynn  
Cheng, Yvonne W.Y.  
Chernick, David R.  
Cheung, Agnes HoSum  
Cheung, Denise L.  
Chrisman, Shawn T.  
Christensen, Nathan Bruce  
Chu, Andrew K.  
Chung, Pil  
Chvoy, Darrel W.  
Ciardiello, Gary T.  
Cimini, Edward D.  
Cisneros, Raul  
Clark, Alan R.  
Clark, Eric R.  
Claus, Christopher J.  
Cleveland, Christopher J.  
Clinch, TJ  
Closter, Donald L.  
Cobb, Robert  
Cohen, Paul L.  
Colby, Glenn A.  
Coleman, James W.  
Conlee, Larry Kevin  
Consorti, Kevin A  
Cook, Cameron A.  
Cooksey, Christopher L.  
Copenhaver, Rob  
Cote, Gregory L.  
Covelli, Chad J.  
Crabb, Richard R.  
Crandall, Richard S.

Assurant Solutions  
Munich Reinsurance Company of Canada  
Terradata  
GEICO  
Milliman, Inc.  
Scottsdale Insurance Company  
Actuarial Advisors, Inc.  
EMC Insurance Companies  
ISO  
Swiss Re  
GuideOne Insurance Group  
Geovera Holdings  
ICBC  
Mercury Insurance Group  
Universal North America Insurance Company  
Royal & SunAlliance Canada  
Milliman, Inc.  
QBE the Americas  
ING Insurance Company of Canada  
ACUITY  
  
Odyssey America Reinsurance Corporation  
Deloitte Consulting LLP  
Platinum Underwriters Reinsurance Inc.  
Ernst & Young LLP  
Unitrin Specialty  
American International Underwriters  
The Surety & Fidelity Association of America  
Medical Protective  
Munich Re America, Inc  
Pioneer State Mutual  
Vanliner Insurance Co  
Horace Mann Companies  
ISO  
Utica National Insurance Company  
CNA Insurance Companies  
Nationwide Actuarial Search  
Allstate Insurance Company  
GEICO  
The Medical Protective Company  
Nationwide Insurance Company  
First American-Proxix Solutions  
The Travelers Companies, Inc.  
American Family Insurance Group  
Allstate Insurance Company  
Preferred Mutual Insurance Company

Creed, Russell A.	Berkley Medical Excess Underwriters
Crock, Adam	GEICO
Cronin, Michael T.	Cronin Consulting
Crozet, Jean Bernard	PricewaterhouseCoopers
Crutcher, Mark	
Cummings, A. David	ISO Innovative Analytics
Cunniff, Claudia Barry	W.C. Rating & Inspection Bureau of MA
Curcio, James V.	Munich Re America, Inc
Curtis, Susan Roberta	The Hartford
Czabaj, Daniel J.	QBE the Americas
Dahl, David F.	Oregon State Insurance Division
Daley, Thomas V.	National Council on Compensation Insurance, Inc.
Darnieder, Melisa L.	Nationwide Insurance Company
Davidson, James E.	ISO
Davis, Chad Alan	Safeco Insurance Company
Davis, Renee Helou	The Travelers Companies, Inc.
Dawkins, Nichelle	Mutual of Enumclaw
DeCouto, Jesse W. F.	Validus Re
del Rosario, Mareb J.	
Denoncourt, Germain	AXA Canada Inc.
Deo-Campo Vuong, Patricia A.	SAFECO Insurance Companies
Derakhshani, Shahin	New Mexico Mutual
Derderian, Krikor	ICW Group
Derr, Richard Dale	GEICO
Derrig, Richard A.	Opal Consulting LLC
Desrochers, Mark Richard	Hanover Insurance Group
Devereux, John T.	CNA Insurance Companies
Dhalla, Hussain Z.	ING Canada Inc.
DiDonato, Anthony M.	National Council on Compensation Insurance, Inc.
Doffing, Jeffrey E.	Aon Global Risk Consulting
Doll, Andrew J.	Fireman's Fund Insurance Companies
Donahue, Daniel R.	Scottsdale Insurance Company
Donlan, Brian M.	Allstate Insurance Company
Donovan, Brian S.	Citizens Property Insurance Corporation
Dooley, Kirt M.	National Council on Compensation Insurance, Inc.
Dos Santos, Victor G.	The Travelers Companies, Inc.
Dossin, Milton N.	Actuarial Jobs, Inc.
Drew, Christopher J	QBE European Operations
Drogan, Peter F.	Amica Mutual Insurance Company
Drolet, Pierre	Desjardins Groupe d'assurances generales
Earhart, Darci Rae	Scottsdale Insurance Company
Edwards, Nathan Detroy	Mercury Insurance Group
Edge, Steve	First American-Proxix Solutions
Eilam, Tomer	Preferred Employers Ins. Co.
Ellingsworth, Martin E.	ISO Innovative Analytics
Elliott, Melissa D.	Nationwide Insurance Company

Elliott, Sharon	Deloitte Consulting LLP
Elmer, Gregory	Utica National Insurance Group
Ericksen, Paul E.	ISO
Evanello, Julia L.	Scottsdale Insurance Company
Evans, Gregg	Endurance Reinsurance
Evleth, Joseph Gerard	Automobile Club of Southern California
Farrier, Mathieu	AXA Canada Inc.
Fasciano, Patrick V.	Toa Reinsurance Company of America
Fast, Denise D.	Acadia Insurance Co.
Fatz, Bruce	Perr & Knight, Inc.
Faucher, Lynne W.	Towers Perrin
Feldmeier, Judith M.	Auto Club Group
Fikes, Kenneth D.	The Infinite Actuary
Firth Novelo, Sandra Jane	ABA Seguros
Fjelland, Karrie L.	CNA Insurance Companies
Flick, Daniel Joseph	CNA Financial Corporation
Flynn, Matthew J.	ISO
Fonticella, Ross C.	Erie Insurance Group
Ford, Andrew John	Utica National Insurance Group
Forden, Jeffrey M.	Electric Insurance Company
Forristell, Thomas R.	InsurQuote, Inc.
Fortin, Hugo	Industrial-Alliance General Insurance Co.
Foskey, Robert Jerome	The Oil Group of Companies
Fournier, Christian	The Cooperators
Francis, Louise A.	Francis Analytics & Actuarial Data Mining Inc
Franke, Susan	Progressive Insurance Company
Frantz, Dana R.	CNA Insurance Companies
Franz, Vincent M.	Celina Insurance Group
Fraser, Sam Johnson	
Fratantaro, Jeffrey J.	ACE USA
Frazier, Matt	Valen Technologies
Freitag, Michelle L.	Perr & Knight, Inc.
Fu, Luyang	State Auto Insurance Companies
Gagnon, Jean-Pierre	CAA Insurance Company (Ontario)
Galiardo, Scott F.	Hudson Insurance Group
Galvin, Mark	Pekin Insurance
Gant, James E.	Workmen's Auto Insurance Company
Gao, Chong	Mercury Insurance Group
Gariepy, Louis	ACE Bermuda Insurance Company, Ltd.
Garrigan, Kathy H.	Endurance Reinsurance Corporation of America
Gauvin, Luc	Meloche Monnex Group
Gee, Hannah	Swiss Re Financial Services Corporation
Geng, Doupu	AMICA Insurance
Gentile, Keith R.	AIPSO
George, Leslie A.	
George, Shelly	Federated Rural Electric Insurance Corp

Geyer, Jacob Julius	Accident Fund Insurance Company of America
Gifford, Bruce R.	21st Century Insurance
Gilbert, James Brian	BerkleyNet Underwriters
Gilden, Bernard H.	The Hartford
Giles, John S.	QBE Regional Companies (N.A.), Inc.
Gill, Kristen Marie	The Economical Insurance Group
Gillette, James W.	ICBC
Ginter, Cary W.	National Council on Compensation Insurance, Inc.
Glassman, Todd B.	Max Bermuda
Gleba, John T.	Madison Consulting Group, Inc.
Glenn, Donna L.	The Travelers Companies, Inc.
Gluck, Spencer M.	Guy Carpenter & Co. LLC
Godbout, Francois	TD Insurance
Gordon, Peter Scott	Everest Reinsurance Company
Govonlu, David	Homesite
Goyer, Odile	ING Canada Inc.
Granoff, Gary	Granoff Resources, Inc.
Grassel, Travis R.	EMC Insurance
Green, Steven A.	Endurance Reinsurance Corporation of America
Greene, Joshua Thomas	
Greene, Michael F.	Deloitte Consulting LLP
Groff, David Thomas	Cincinnati Insurance Company
Grukowski, Travis J.	Milliman, Inc.
Guffy, Erik M.	
Gurevitch, Arthur	W.R. Berkley Corporation
Guszcza, James C.	Deloitte Consulting LLP
Guven, Serhat	EMB America LLC
Guzzi, Anne	
Ha, Vincent	Perr & Knight, Inc.
Hagglund, John A.	The Hartford Financial Services Group, Inc.
Haines, Richard J.	ISO
Hales, Kyle M.	Perr & Knight, Inc.
Hall, Charles E.	American Modern Ins Grp
Halon, Dale	ISO Innovative Analytics
Hamid, Faisal O.	Eckler Ltd.
Handley, Trevor C.	SAFECO Insurance Companies
Haney, Brian D.	James River Insurance Company
Hansen, George M.	Zurich North America
Hansen, Gregory	Westfield Insurance
Hanson, Bradley Alan	Federated Insurance Companies
Harbage, Robin A.	EMB America LLC
Hardy, Ellen M.	Swiss Re
Hassel, Eric Christian	Encompass Insurance
Haubert, Kalynn D.	Auto Club Group
Havlicek, Tanya D.	Milliman, Inc.
Haworth, Robin A.	Allstate Insurance Company

Hayes, Stuart J.  
Hazelbaker, Kim L.  
Head, Jason Carl  
Heim, Christopher Ross  
Heissler, Jason B.  
Henemyer, Chad Alan  
Hess, Thomas Gerald  
Hettinger, Thomas E.  
Hidlebaugh, Sherry L.  
Higgins, James S.  
Highbarger, Joseph S.  
Hill, Robert C.  
Hindawi, Mohamad  
Hinton, John V.  
Hoffman, Brian  
Hogy, Lois  
Holzman, Sheri Lyn  
Hoppe, Kenneth J.  
Horn, David J.  
Hosford, Mary T.  
Hoskins, Kenneth Anthony  
Hossom, William Allen  
Hostager, Beth M.  
Huang, Zhigang Kevin  
Huffman, Timothy J.  
Hung, Pan Xin  
Husted, Rusty A.  
Huynh, Tina Tuyet  
Imm, Philip M.  
Infante, Edith Gomex  
Jackson, Larry  
Jacob, Bobby  
Jacob, Linda  
Jacobson, Randall Allen  
Janicke, Michael Alan  
Jarman, William T.  
Jaynes, Greg  
Jean, Scott R.  
Jedziniak, Walter L.  
Johnson, Cory B.  
Johnson, Dexter  
Johnson, Erik A.  
Johnson, Jeremy D.  
Johnson, Larry D.  
Johnson, Mark Robert  
Johnston, Thomas S.

Towers Perrin  
Highway Loss Data Institute  
Nationwide Insurance Company  
Monitor Liability Managers  
Country Insurance & Financial Services  
Encompass Insurance  
Ohio Department of Insurance  
EMB America LLC  
Horace Mann Companies  
Gen Re  
GuideOne Insurance Group  
Farmers Insurance Group  
Allstate Insurance Company  
State Auto Insurance Companies  
The Travelers Companies, Inc.  
Princeton Insurance Company  
American Family Insurance Group  
Hudson Healthcare  
Key Risk Management Ser. Inc.  
The Hartford Financial Services Group, Inc.  
  
Safeco Insurance (Liberty Mutual)  
The Travelers Companies, Inc.  
CIG Re  
Northwestern College  
GEICO  
Swiss Re  
Automobile Club of Southern California  
CNA Insurance Companies  
  
Brotherhood Mutual Insurance Company  
Allstate Insurance Company  
Pinnacle Actuarial Resources, Inc.  
ISO  
GEICO  
Maiden Reinsurance  
American Association of Insurance Services  
EMC Insurance Companies  
Travelers  
Great American Custom Insurance Services  
Farmers Insurance  
AON Global Risk Consulting  
Dion, Durrell & Associates, Inc.  
  
AON Global Risk Consulting  
The Hartford Financial Services Group, Inc.

Jones, Mark C.	Perr & Knight, Inc.
Juknelis, Amy Ann	Allstate Insurance Company
Juneau, Carla	
Kaliski, Alan E.	Life of the South
Karl, Brian M.	Homesite Insurance
Karlinski, Frank J.	American International Underwriters
Karrow, Daniel	D.W. Simpson & Company
Kasturirangan, Mallika	
Keable, Jean-Philippe	La Capitale
Keefe, Dan	
Keller, Brandon Daniel	Germania Insurance Companies
Kelley, Kevin J.	Great American Insurance Companies
Kellogg, Cheryl R.	VPI Pet Insurance
Kellom, Megann Elizabeth	Arch Insurance Group
Kelly, Jacob J.	The Travelers Companies, Inc.
Kemp, Sarah M.	ACUITY
Kenefick, Timothy P.	SPARTA Insurance
Kennedy, Sean M.	IMT Group
Kennerud, David R.	Milliman, Inc.
Kershner, Matthew M.	The Hartford
Khury, C.K. Stan	Bass & Khury
Kido, Chester T.	CTK Actuarial Services
Kim, Chung Hwan	Samsung Fire and Marine Insurance Company
Kimmel, Ziv	New York Compensation Insurance Rating Board
Kindberg, Marianne Louise	State of Montana
King, Christine	Zurich North America
Kirby, Kayne M.	Nationwide Insurance Company
Kirste, Richard O.	Berkshire Hathaway Homestate Companies
Kish, Jennifer E.	Arch Reinsurance Company
Klawitter, Warren A.	GEICO
Klemish, David J.	ISO
Klenow, Jerome F.	ACE
Klett, Anglea	Nationwide Insurance Company
Klister, Korey G.	Secura Insurance Companies
Kluesner, Raymond J.	American Family Insurance Group
Knopf, Wendy A.	Liberty Mutual Insurance Company
Knull, Terry A.	Swiss Re
Koenig, Brenda L.	American Family Insurance Group
Kong, Wen	QBE Regional Companies (N.A.), Inc.
Korthanke, Barry	Cameron Mutual Insurance Company
Koski, Mikhael I.	Liberty Mutual Group/Wausau Insurance
Koury, Lucas James	AXA Canada Inc.
Kozic, Dusan	Liberty Mutual Group
Kramer, Ashley Jean	GEICO
Krause, Thomas F.	GMAC Insurance
Krautheim, Mary Ann	Aon Risk Services, Inc.



Krick, Brian S.	Selective Insurance Company
Krostal, Keith C.	Mercury Insurance Group
Krumrie, Jane Jasper	Federated Insurance Companies
Kulik, John M.	Arch Reinsurance Company
Kunce, James D.	The Medical Protective Company
Kunish, Matthew W.	Crum & Forster
Kunst, Howard A.	W.R. Berkley Corporation
Kushnir, Gregory E.	AmTrust Underwriters Inc.
LaChance, Bertrand J.	The Hartford
Lacy, Robert	WSRB
LaDuca, Salvatore T.	Merchants Insurance Group
Lalonde, David A.	AIR Worldwide Corporation
Lamb, D. Scott	McKee Risk Management
Lamb, R. Michael	Michael Lamb LLC
Lambeth, Ashley A.	SAFECO Insurance Companies
Landkamer, John B.	Grinnell Mutual Reinsurance Company
Langevin, Francois	TD Meloche Monnex Group
Larochelle, Jean-Francois	ING Canada Inc.
Larson, Aaron M.	Continental Western Group
Laurie, Alexander Jonathan	Towers Perrin
Lavoie, Valerie	Desjardins Groupe d'Assurances Generales
Leblanc-Simard, David	FCCI Insurance Group
LeClear, Cynthia M	Auto Owners Insurance
Lee, Henry T.	ISO
Lehman, Jennifer Marie	American Family Insurance Group
Lehmann, Todd W.	OneBeacon Insurance Companies
Leibensperger, Marlowe G.	EagleEye Analytics
Leiner, William W.	Victor O. Schinnerer & Company
Leong, Winsome	Royal & SunAlliance Canada
LeStourgeon, Paul B.	Towers Perrin
Leung, Hoi Fai	ISO
Lewis, Martin A.	Towers Perrin
Li, Sharon Xiaoyin	California Department of Insurance
Lillegard, Matthew Allen	CNA Insurance Companies
Lilley, Simon John	Liberty Mutual Group
Lin, Katherine Yukyue	Liberty Mutual Group
Lin, Shan	Towers Perrin
Lipton, Barry	National Council on Compensation Insurance, Inc.
Livingston, Erik Frank	Federated Mutual Insurance Company
Lonardo, Richard Paul	MetLife Auto & Home
Lotkowski, Edward P.	The Main Street America Group
Lough, Shawn R.	Rockingham Group
Lu, Guanhua	The Travelers Companies, Inc.
Luneau, Michelle	TD Insurance
Ly, Tai-Kuan	Samsung Fire and Marine Insurance Company
Ma, Kun	Mercury Insurance Co.

Mackey, Evan P.	ACE USA
MacPhee, James M.	Liberty Mutual Group
Maffit, Cameron Dale	KPMG
Maher, John T.	QBE Reinsurance
Mahnke, Jonathan J.	Nautilus Insurance Company
Main, William G.	The Hartford Financial Services Group, Inc.
Malhotra, Atul	ACE USA
Manship, Richard J.	Insurance Company of the West
Mao, Minchong	State Farm Insurance Companies
Martella, Anthony G.	Selective Insurance Company
Martin, Scott A.	Mattei Insurance Services
Masud, Mo	Deloitte Consulting LLP
Matthews, Robert W.	Farmers Insurance
Matthews, Sean	GEICO
Mattic, Leroy H.	The Auto Club Group
Mawhinney, Joseph W.	Princeton Insurance Company
McCarthy, Robert D.	Workers Compensation Rating & Inspection
McCarthy, Timothy L.	Texas Farm Bureau Mutual Insurance Co.
McCleish, Robert B.	Munich Re America, Inc
McCright, Michael	GEICO
McDonald, Jeffrey B.	State Farm Mutual
McKeethan, Kelly S.	Bank of America
McKeon, Michael E.	Farm Bureau Insurance of Michigan
McMichael, Sylwia S.	MetLife Auto & Home
McNeal, Van A.	Horace Mann Companies
Mech, William T.	Swiss Re
Meers, William Allen	Selective Insurance Company
Mendralla, William A.	The Travelers Companies, Inc.
Merberg, Mitchel B.	Everest National Ins Co
Meyer, Marci A.	CNA Insurance Companies
Meyer, Robert J.	Milliman, Inc.
Meyer, Stephen J.	Max Bermuda Ltd.
Micu, Eliade M.	EagleEye Analytics
Midgley, Kathleen M.	Deloitte Consulting LLP
Milford, Alison M.	Towers Perrin
Miller, David L.	Penn National Insurance
Miller, Michael J.	Catlin, Inc
Miller, Stephanie A.	CNA Insurance Companies
Miller, Susan M.	Milliman, Inc.
Millman, Neil L.	NLM & Associates
Mills, Richard James	Allstate Insurance Company
Milner, Ain	SAFECO Insurance Companies
Miraglia, Michael Joseph	Endurance Worldwide Ltd
Moncher, Richard B.	Farmers Insurance Group
Monsour, Christopher J.	The Travelers Companies, Inc.
Moran, Matthew Kevin	Farm Bureau Insurance of Michigan

Morency, Christian	Great American Custom Insurance Service, Inc.
Morgan, Jason L.	Validus Reinsurance, Ltd.
Morissette, Benoit	ING Canada Inc.
Morrill, Maria M.	Willis Re, Inc.
Mosher, Matthew C.	A.M. Best Company
Moskowitz, Janice C.	Nevada Division of Insurance
Mosley, Roosevelt C.	Pinnacle Actuarial Resources, Inc.
Mouw, Lance M.	IMT Insurance Company
Mozi, Rebecca E.	Maiden Re
Muller, Raymond D.	Selective Insurance Company
Muzzey, Timothy O.	The Main Street America Group
Myers, Nancy R.	Minnesota Department of Commerce
Myers, Seth Wayne	National Farmers Union P&C Co.
Najim, Christopher A.	Swiss Reinsurance America Corporation
Neal, Jacqueline Lee	Farm Family Casualty Insurance
Nguyen, Hiep T.	United Services Automobile Association
Nguyen, Khanh K.	Cooperative Mutual Insurance Co.
Nickerson, Kent	Arthur J. Gallagher & Co.
Nikolaev, Nikolay	Neuron Works
Nissenbaum, John	ISO
Noonan, Simon J.	Bristol West Insurance Group
Nordman, Eric C.	National Association of Insurance
Norwood, Tom E.	Fireman's Fund Insurance Companies
Nunes, Brett M.	EMB America LLC
Nunnery, Daniela	United Services Automobile Association
O'Donovan, James Patrick	Florida Farm Bureau Insurance Companies
Olson, Denise R.	Zurich North America
O'Neill, Darby	Princeton Insurance Company
Onofrietti, Michael A.	Island Insurance Company, Ltd.
Orii, Tomoharu	Non-Life Insurance Rating Org. of Japan
Oshiro, Wade H.	Swiss Re Underwriters Agency Inc.
Ostiguy, Matthew R.	Farm Family Casualty Insurance
Otterman, Christopher Nicholas	State Farm Insurance Companies
Otto, David J.	EMB America LLC
Ouellette, Serge A.	ING Canada Inc.
Owen, Eddie	Neuron Works
Owsiany, Kathryn Ann	Nationwide Insurance Company
Padilha, Daniel M.	SeaBright Insurance Company
Park, Patricia M.	G.M. Walker Actuarial Services
Partridge, James Alan	Glatfelter Insurance Group
Patterson, Michael Thomas	United Services Automobile Association
Pearce, Harry Todd	GEICO
Peccei, Christian	Allstate Insurance Company
Pelletier, Bernard A.	The Travelers Companies, Inc.
Pemrick, Wende A.	The Travelers Companies, Inc.
Penick, Robert L.	American National Property & Casualty Co.

Pennie, Stephen M.	Princeton Insurance Company
Penrod, Daniel G.	Employers Direct Insurance Company
Perry, Christopher Kent	American Modern Insurance Group
Peters, Jeane A.	Mutual Benefit Group
Peters, Julie A.	Allstate Insurance Company
Peterson, Stacey	Deloitte Consulting
Petrarca, Michael Robert	Amica Mutual Insurance Company
Pettis, Kenric	Amica Mutual Insurance Company
Pfahler, David M.	Homesite Insurance
Phillips, Anthony	Accident Fund Insurance Company of America
Phillips, Steven Edward	SGI Canada
Piazza, Richard N.	Louisiana Department of Insurance
Piske, Mark A.	State National Companies
Pitts, Joseph W.	American Actuarial Consulting Group, LLC
Plante, Jean-Philippe	AXA Canada Inc.
Podgaitis, Felix	Validus Reinsurance, Ltd.
Pogrebinsky, Igor	ISO
Popelyukhin, Aleksey	Data Quality and Acquisition Services
Potacki, Aaron Z.	Pekin Insurance
Prevatt, Stephen R.	Country Insurance & Financial Services
Prevosto, Virginia R.	ISO
Pryor, Patricia	Pryor Associates Executive Search
Ptasznik, Anthony E.	AAA Michigan
Pylman, Harry L.	ICBC
Qi, Shi Paul	
Quah, June B.	Claim Analytics Inc
Quinn, Chris	Carfax
Quinn, Timothy P.	Towers Perrin
Quirion, Vincent	AXA Canada Inc.
Raben, Damon Joshua	National Council on Compensation Insurance, Inc.
Raby, Patrice	TD Insurance
Rader, Conni A.	Nautilus Insurance Company
Raeihle, John T.	ACE Private Risk Services
Rainey, Donald K.	Milliman, Inc.
Ramotar, Ricardo Anthony	PMI Mortgage Insurance Company
Randall, Christopher David	RLI Insurance Company
Ratti, Eric W.L.	Arch Insurance Group
Raymond, Yves	The Guarantee Company of North America
Reimer, Pauline	Pryor Associates Executive Search
Restrepo, Tanya	National Council on Compensation Insurance, Inc.
Ribaudo, Andrew Scott	Great American Insurance Companies
Richards, Mark	ISO Innovative Analytics
Riemer, Dale M.	American Family Mutual Insurance Company
Rinker, Adam David	GEICO
Rivara, Karen Lynn	Old Republic Construction Program Group
Rizzuto, Anthony V.	AVR Consulting, Inc.

Robbin, Ira  
Roberts, Delia E.  
Rominske, Steven Carl  
Rosen, Jay Andrew  
Ross, Richard R.  
Ross, Sandra L.  
Rowe, Robert Allan  
Rowland, James B.  
Rublewski, Chet James  
Rudolph, William Paige  
Rudomino, Nadiya  
Russell, Julie Clarisse  
Russell, Stephen P.  
Ryherd, Charles J.  
Sakelaris, Kristyn L.  
Salido, Anthony D.  
Sanders, Robert M.  
Sandor, James Charles  
Sarrel, Frances G.  
Sasase, Yoshitaka  
Satou, Kenichi  
Sauthoff, Stephen Paul  
Scarth, Adam Koloman  
Schaaf, Erin E.  
Schaff, Derek Michael  
Scharnick, Jeremy N.  
Scheuing, Jeffrey R.  
Schirmacher, Ernesto  
Schmid, Frank  
Schmidt, Kristina J.  
Scholl, David C.  
Schrader, Alan  
Schulte, Dan  
Schurr, Erika Helen  
Schwartz, Terry  
Schwartz, Arthur J.  
Schwartz, Lauren E.  
Scott, Sheri Lee  
Seeber, Michael James  
Seguin, Louis Gilbert  
Serna, Ricardo  
Seymour, Larry J.  
Shah, Vikas P.  
Shepherd, Linda A.  
Shereck, Brett M.  
Shermoen, Frank W.

Endurance Worldwide Insurance  
Odyssey America Reinsurance Corporation  
Liberty Mutual Group  
National Council on Compensation Insurance, Inc.  
Farmers Insurance Group  
Pinnacle Actuarial Resources, Inc.  
Nationwide Insurance Company  
Allstate Insurance Company  
The Travelers Companies, Inc.

Auto Club Group  
Perr & Knight, Inc.  
Aon Re Services  
Great West Casualty Company  
D.W. Simpson & Company  
W.C. Rating & Inspection Bureau of MA  
GEICO  
Munich Re America, Inc  
Farmers Insurance Group

AIG Japan  
Westfield Insurance  
Wawanesa Mutual Insurance Company  
Westfield Insurance  
Bristol West Insurance Group  
QBE Regional Companies (N.A.), Inc.  
The Travelers Companies, Inc.  
Liberty Mutual Group  
National Council on Compensation Insurance, Inc.

Glencoe Group Services  
Cameron Insurance Companies  
First American-Proxix Solutions  
Dominion of Canada General Insurance Co  
Decision Research Corp  
North Carolina Department of Insurance  
Munich Re America, Inc  
Countrywide Financial  
Amica Mutual Insurance Company  
Desjardins Groupe d'assurances generales  
ABA Servicios Corporativos, S.  
Capitol Insurance Companies  
CNA Insurance Companies  
Fireman's Fund Insurance Companies  
Willis Re, Inc.  
Applied Underwriters

Sherwin, Adam Brian  
Shields, George L.  
Shine, Sarah J.  
Shkolyar, Jimmy  
Shuford, Harry  
Siewert, Jerome J.  
Simons, Cherie M.  
Simons, Martin M.  
Simons, Rial R.  
Skora, Kim  
Slader, Laurie A.  
Slader, Thomas Richard  
Smerchek, Joel M.  
Smith, David F.  
Smith, Jason  
Smith, Jennifer  
Smith, Nicole  
Smith, Richard A.  
Sobel, Scott G.  
Solarz, Joanna M.  
Sontala, Patrick  
Sopkowicz, John B.  
Soutar, John H.  
Southwood, Klayton N.  
Spadola, Tracy A.  
Spiegler, David  
Spitalnick, Theodore S.  
Stahlschmidt, Paul Quinn  
Steinen, Phillip A.  
Steiner, Samantha Elizabeth  
Stergiou, Bill  
Stewart, Michael D.  
St-Jean, Natalie  
Stockett, Curtis L.  
Stoll, Brian M.  
Stoll, Christopher James  
Stoll, Emily Ruth  
Strommen, Douglas N.  
Struck, Mark Stephen  
Struzzieri, Paul J.  
Suh, Ju-Young  
Sullivan, Kelly Aline  
Suratwala, Taher I.  
Suttie, Collin J.  
Svirsky, Roman  
Swalley, C. Steven

Progressive Insurance Company  
Germania Insurance Companies  
Erie Insurance Group  
XL Capital Limited  
National Council on Compensation Insurance, Inc.  
Liberty Mutual Group/Wausau Insurance  
Flagstone Re  
Martin M. Simons-Public Act. Consultant  
Injured Workers Insurance Fund  
D.W. Simpson & Company  
Selective Insurance Company  
Western World Insurance Group  
American Family Insurance Group  
EQECAT, Inc.  
Lombard Canada Ltd.  
  
Auto-Owners Insurance  
Country Financial  
EagleEye Analytics  
Chubb Group of Insurance Companies  
  
First Mercury Financial Corporation  
MacNeill Group, Inc.  
Towers Perrin  
Teradata Division, NCR Corporation  
BMS Intermediaries, Inc.  
SAFECO Insurance Companies  
Perr & Knight, Inc.  
Central Insurance Companies  
Allstate Insurance Company  
Deloitte Consulting LLP  
Signet Star Reinsurance Company  
BELAIRdirect  
Nationwide Actuarial Search  
Towers Perrin  
Allstate Insurance Company  
EMB America LLC  
ZC Sterling Insurance Agency, Inc.  
Wawanesa Mutual Insurance Company  
Milliman, Inc.  
Chubb Group of Insurance Companies  
GEICO  
CNA Insurance Companies  
Berkley Medical Excess Underwriters  
GEICO  
PEMCO Insurance Companies

Sweeney, Beth M.	American Family Insurance Group
Swetonic, Christopher C.	United Services Automobile Association
Takahashi, Mariane	Lombard Canada Ltd.
Tanser, James William Thomas	Watson Wyatt Limited
Tedeschi, John L.	Guy Carpenter & Co. LLC
Temples, Aaron A.	Axis Insurance
Thayer, Dawn M.	Sentry Insurance
Theberge, Michel	Desjardins General Insurance Group
Thompson, Tammy J.	Mutual Benefit Group
Thompson, Wendy Artecona	Perr & Knight, Inc.
Thorne, Laura Little	Berkley Mid-Atlantic Group
Thorpe, Patrick	ISO
Tobia, Becki	D.W. Simpson & Company
Toney, Charles F.	Mercury General Corporation
Tower, Jack J.	
Trainor, Helen L.	The Economical Insurance Group
Trasancos, Jose L.	Progressive Casualty Insurance
Trauffer, John David	Glatfelter Insurance Group
Traugott, David A.	Hanover Insurance Group
Treitel-Moore, Nancy R.	Liberty Mutual Group
Turnes, Jonathan K.	Swiss Re
Tuttle, Jerome E.	Platinum Underwriters Reinsurance Inc.
Uhoda, Matthew L.	Liberty International Underwriters
Underwood, Mitchell Lee	American Family Insurance Group
Unver, Dennis R.	XL Insurance Company Ltd.
Vacirca, Mary	TD Insurance
Vargas, Alfonso	
Veilleux, Gaetan R.	Valen Technologies
Vesel, Marie-Eve	CNA Insurance Companies
Vigus, Ryan	AAA NCNU
Visintine, Gerald R.	Builders Mutual Insurance Company
Wagner, David	MSB
Wai, Hanny C.	Lombard Canada Ltd.
Walker, Colleen Ohle	AVR Consulting, Inc.
Walker, Glenn M.	G.M. Walker Actuarial Services
Walker, Julie A.	EMB America LLC
Walkush, Joe	Nationwide Insurance
Wan, Xuelian	Hanover Insurance Group
Wang, Gary C.	Pinnacle Actuarial Resources, Inc.
Wang, Morgan M	Chubb & Son
Ward, Russell	GEICO
Warner, Douglas M.	The Hanover Insurance Group
Warren, David W.	Travelers
Warriner, Wade Thomas	Safeco Insurance
Washburn, Monty James	Safety National Casualty Corporation
Watkins, Nancy P.	Milliman, Inc.

Webb, Denise R.	Lititz Mutual Insurance Company
Weber, Jamie M.	The Travelers Companies, Inc.
Wehmueller, Lynne K.	Farmers Insurance Group
Weisenberger, Jonathan	James River Insurance Company
Weishaar, Robert S.	LexisNexis
Wenger, Mark S.	Auto-Owners Insurance Company
Werner, Geoffrey Todd	EMB America LLC
West, David	Valen Technologies
Westrate, William B.	American Family Insurance Group
Whalen, Shannon A.	Horace Mann Companies
White, Charles Scott	Aon Benfield
White, Jonathan	The Hartford Financial Services Group, Inc.
Whitman, Mark	ISO
Wideman, John Spencer	United National Group
Wilkins, William Robert	Safety National Casualty Corporation
Wilkinson, Claire	Insurance Information Institute
Williams, Bruce P.	NORCAL Mutual Insurance Company
Williams, Rebecca R.	North Carolina Rate Bureau
Winchester, April Yu	GEICO
Winder, Robert L.	Cameron Insurance Companies
Winkleman, John J.	AIPSO
Witt, Joel F.	The Vision Insurance Group
Wong, Jason Tso Yee	
Wood, Alan	Carfax
Workman, Rick A.	The Medical Protective Company
Wright, Jimmy L.	Shelter Insurance Companies
Wu, Cheng-Sheng Peter	Deloitte & Touche LLP
Wykes, Michael A.	
Xiao, Guangjin	Allstate Insurance Company
Xin, Zhicheng	QBE Reinsurance
Yan, Chuan	Mercury Insurance Group
Yan, Jun	Deloitte Consulting LLP
Yan, Yan	The Hartford
Yang, Yulai	Liberty Mutual Group
Yau, Carolyn D.	SAFECO Insurance Companies
Yorty, Edward J.	Oregon Mutual Insurance Company
Young, Conrad	Applied Underwriters
Yuen, Benny S.	Ernst & Young LLP
Yuh, Weili	PEMCO Insurance Companies
Zabek, Jonathan J.	Utica National Insurance Company
Zacharias, Arvelle D.	The Co-operators
Zearfoss, Doug A.	Employers Insurance Company of Nevada
Zeigler, Virginia M.	CNA Insurance Companies
Zeng, Xiangfei	The Travelers Companies, Inc
Zhang, Li	ISO
Zhang, Lijuan	ISO



Zhang, Yi  
Zhou, Lianmin  
Zielezienski, Stef  
Zimmer, Ralph T.  
Zonenberg, Edward J.

Hanover Insurance Group  
Munich Re America, Inc  
American Insurance Association  
Nationwide Insurance Company  
The Travelers Companies, Inc.