MINUTES OF THE 1993 ANNUAL MEETING

November 14 - 17, 1993

THE POINTE HILTON RESORT ON SOUTH MOUNTAIN
PHOENIX, ARIZONA

Sunday, November 14, 1993

The Board of Directors held their regular quarterly meeting from 1:00 p.m. until 5:00 p.m.

Registration for the Annual Meeting occurred from 4:00 p.m. until 6:00 p.m.

From 5:30 p.m. until 6:30 p.m., new Associates and their guests attended a reception that featured a presentation on the CAS committee structure.

A welcome reception for all members and guests was held from 6:30 p.m. until 7:30 p.m.

Monday, November 15, 1993

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

CAS President David P. Flynn opened the meeting at 8:00 a.m. and recognized past CAS presidents in the audience, as well as special guests: Larry Baber, President-Elect, Conference of Consulting Actuaries; John O'Connor, Executive Director, Society of Actuaries; and Kurt von Schilling, President-Elect, Canadian Institute of Actuaries.

Mr. Flynn announced the results of the election of CAS officers. The members of the 1994 Executive Council will be Vice President-Administration, John M. Purple; Vice President-Programs and Communications, Alice H. Gannon; Vice President-Research and Development, Michael J. Miller. President-Elect will be Allan M. Kaufman. New Board members will be Steven F. Goldberg, Patrick J. Grannan, Anne E. Kelly, and Robert S. Miccolis.

Mr. Flynn asked the Fellows in attendance to confirm the appoint-
ment by the Board of Brian E. Scott to fill the unexpired term of Michael J. Miller on the Board of Directors, which they did.

Mr. Flynn thanked outgoing Executive Council and Board members for their service to the CAS.

Allan Kaufman, Steven Lehmann, and John Purple introduced the 60 new Associates, and Irene Bass introduced the 85 new Fellows at the meeting. The names of these individuals follow:

**Fellows**

Marc J. Adee  Patrick Dussault  Nicholas M. Leccese, Jr.
Kristen M. Albright  Charles C. Emma  Eric F. Lemieux
Guy A. Avagliano  Philip A. Evensen  Stephanie J. Lippl
Katharine Barne  Randall A. Farwell  Mark J. Mahon
Gregory S. Beaulieu  Barry A. Franklin  Heidi J. McBride
Xavier Benarosch  Scott F. Galiardo  Dennis T. McNeese
Lisa M. Besman  Andrea Gardner  John H. Mize
Cara M. Blank  Richard J. Gergasko  William A. Niemczyk
Alicia E. Bowen  Bruce R. Gifford  Kathleen C. Nomicos
Christopher K. Bozeman  Richard S. Goldfarb  Kathy A. Olcese
Yaakov B. Brauner  Charles T. Goldie  Sarah Louise Petersen
Mark D. Brissman  Odile Goyer  Michael Petrocik
J. Eric Brosius  Edward M. Grab  Michael D. Poe
Paul A. Bukowski  Carleton R. Grose  Stuart Powers
Mark J. Cain  George M. Hansen  Jeffrey C. Raguse
David S. Cash  Gordon K. Hay  Donald K. Rainey
Chyen Chen  Kathleen A. Hinds  A. Scott Romito
Peter J. Collins  Beth M. Hostager  Allen D. Rosenbach
David B. Cox  Laura A. Johnson  Jean Roy
Manon Debigare  Brian A. Jones  Stuart G. Sadwin
Germain Denoncourt  Changseob J. Kim  Yves Saint-Loup
Pierre Dionne  Gerald S. Kirschner  Thomas E. Schadler
Victor G. dos Santos  Jerome F. Klenow  David A. Smith
William F. Dove  D. Scott Lamb  Linda D. Snook
Michael C. Dubin  Alan E. Lange  David B. Sommer
Mr. Flynn introduced C.K. Khury who gave the Address to New Members.

Mr. Flynn then presented the 1993 Matthew S. Rodermund Service Award to Robert A. Bailey. As part of the presentation ceremony, Mr. Flynn read a letter from Mr. Rodermund.

Mr. Flynn requested a moment of silence to mark the passing of three members of the CAS during the past year.

John Purple read the Vice President-Administration’s Report.
Alice Gannon covered the highlights of the program. Chairman of the Committee on Review of Papers, John Kollar, summarized the four new *Proceedings* papers, two discussions, and two authors' replies being presented.

The Dorweiler Prize was awarded to Michael G. Wacek.

Mr. Flynn made a call for reviews of *Proceedings* papers previously presented and received no responses.

Featured speaker, Daniel Burrus, one of the nation's leading science and technology forecasters, spoke from 10:00 a.m. until 11:00 a.m.

A general session panel on "Solvency and Regulation" took place from 11:00 a.m. until 12:30 p.m. W. James MacGinnitie, Consulting Actuary with Tillinghast/Towers Perrin, moderated the session, with panelists Dawn Bardwell, Partner, Coopers & Lybrand; Mary Moore Hamrick, Minority Counsel, House Energy and Commerce Committee; and Frank Nutter, President, Reinsurance Association of America.

Following the panel, there was a luncheon from 12:30 p.m. until 1:30 p.m., highlighted by the Presidential Address from David P. Flynn.

The afternoon's concurrent sessions ran from 1:30 p.m. until 5:00 p.m. and consisted of various panels and presentations of papers.

The panel presentations covered the following topics:

1. "Data Management and the Actuary"
   Moderator: Philip D. Miller, Senior Vice President and Actuary, Insurance Services Office, Inc.
   Panelists: Gary Knoble, Assistant Vice President, ITT/Hartford Insurance Group
              Marc B. Pearl, Vice President and Actuary, Continental Insurance

2. "Quasi-Regulation"
   Moderator: Dale F. Ogden, Senior Manager, KPMG Peat Marwick
Panelists:  Paul Malvasio,
Vice President, Chief Financial Officer
NAC Re Corporation
Alice Schroeder, Analyst
Paulsen, Dowling Securities

3. “Outlook on Health Care Reform”
Moderator:  Cecily A. Gallagher, Consulting Actuary
Tillinghast/Towers Perrin
Panelists:  David Appel, Director of Economic Consulting
Milliman & Robertson, Inc.
Daniel W. McAdams, Jr.
National Practice Leader, Workers’ Compensation
Tillinghast/Towers Perrin

4. “Winning in the Public Eye: A Communications Primer
for Actuaries”
Moderator:  Erich Parker, Director of Public Relations
American Academy of Actuaries

5. “Statement of Opinion Requirements for December 1993”
Moderator:  Patrick J. Grannan, Consulting Actuary
Milliman & Robertson, Inc.
Panelists:  Terrence M. O’Brien, Partner
Coopers & Lybrand
Richard J. Roth, Jr., Assistant Commissioner
California Department of Insurance

6. “Actuarial Standards Board”
Moderator:  LeRoy A. Boison, Jr., Vice President
Insurance Services Office, Inc.
Panelists:  Spencer M. Gluck, Consulting Actuary
Milliman & Robertson, Inc.
Gary Grant, Vice President and Actuary
State Farm Fire and Casualty Company
Michael J. Miller, Consulting Actuary
Tillinghast/ Towers Perrin
7. "Benchmarking Corporate Actuarial Departments"
   Moderator: Lee R. Steeneck, Vice President
               General Reinsurance Corp.
   Panelists: Philip N. Ben-Zvi, Executive Partner
             Coopers & Lybrand
             Charles A. Bryan, Partner
             Ernst & Young

8. "Worldwide MIS"
   Moderator: Arthur R. Cadorine,
             Assistant Vice President and Associate Actuary
             Insurance Services Office, Inc.
   Panelists: Adrienne B. Kane, Vice President and Actuary
             Chubb Group of Insurance Companies
             Dominic A. Weber, Vice President and Actuary
             Empire Insurance Group

9. "Risk-Based Capital"
   Moderator: David G. Hartman,
             Senior Vice President and Actuary
             Chubb Group of Insurance Companies
   Panelists: Paul Braithwaite, Senior Vice President
             Zurich Reinsurance Centre, Inc.
             Frederick O. Kist, Managing Partner
             Coopers & Lybrand
             Stephen P. Lowe, Vice President
             Tillinghast/Towers Perrin

    Claim Study"
    Moderator: Gregory L. Hayward, Actuary
                State Farm Mutual Automobile Insurance Company
    Panelist: Jerry W. Rapp, Consulting Actuary
              Tillinghast/Towers Perrin
             Donald Segraves, Executive Director
             Insurance Research Council
11. "CAS Actuarial Research Corner"
    Moderator: Robert S. Miccolis,
                Senior Vice President and Actuary
                Reliance Reinsurance Corp.
    The new Proceedings papers presented were:
    1. "Asset/Liability Matching (Five Moments)"
       Author: Robert K. Bender,
                Kemper National Insurance Group
    2. Author's Reply to a Discussion of "The Competitive Market
       Equilibrium Risk Load Formula for Increased Limits
       Ratemaking"
       Author: Glenn G. Meyers,
                Insurance Services Office, Inc.
    3. Author's Reply to Discussions of "Risk Loads for Insurers"
       Author: Sholom Feldblum,
                Liberty Mutual Insurance Company
    4. A Discussion of "An Exposure Rating Approach to Pricing
       Property Excess-of-Loss Reinsurance"
       Author: Sholom Feldblum,
                Liberty Mutual Insurance Company
    The officers held a reception for new Fellows and their guests
    from 5:30 p.m. until 6:30 p.m. There was a general reception for all
    members and guests from 6:30 p.m. until 7:30 p.m.

    Tuesday, November 16, 1993

    From 8:00 a.m. until 9:30 a.m., simultaneous general sessions
    were offered.

    One general session, "Expert Witness," was led by Mavis A. Wal-
    ters, Executive Vice President, Insurance Services Office, Inc. Panel-
    ists included Martin Brown, Counsel, State Farm Insurance
    Company; Michael A. LaMonica, Vice President and Actuary, Allstate
Insurance Company; and Martin M. Simons, Chief Casualty Actuary, South Carolina Insurance Department.

The other general session, "Capacity," was moderated by David L. Wasserman, President and Chief Executive Officer, Centre Reinsurance of New York. Panelists were Herbert E. Goodfriend, Director of Insurance Analysis, KPMG Peat Marwick, and Michael Morrissey, Chairman & CEO, Firemark Group.

From 10:00 a.m. until 11:30 a.m., several concurrent sessions were conducted. The panel presentations, in addition to repeats of some of the subjects covered on Monday, were:

1. "Basic Asset Concepts"
   Moderator: James W. Yow,
   Vice President and Corporate Actuary
   Aetna Life & Casualty
   Panelists: Sholom Feldblum,
   Assistant Vice President and Associate Actuary
   Liberty Mutual Insurance Company
   Oakley E. Van Slyke, President
   Oakley E. Van Slyke, Inc.

2. "Pareto Soup"
   Panelists: Clive L. Keatinge, Manager and Associate Actuary
   Insurance Services Office, Inc.
   Glenn G. Meyers, Assistant Vice President, Actuary
   Insurance Services Office, Inc.

3. "Questions and Answers with the CAS Board of Directors"
   Moderator: Irene K. Bass (CAS President-Elect)
   Managing Director
   William M. Mercer, Inc.
   Panelists: Phillip N. Ben-Zvi, Executive Partner
   Coopers & Lybrand
   Michael J. Miller, Consulting Actuary
   Tillinghast/Towers Perrin
   Sheldon Rosenberg, Vice President and Chief Actuary
   Continental Insurance
The Proceedings papers presented were:

1. "Estimating Salvage and Subrogation Reserves—Adapting the Bornheutter-Ferguson Approach"
   Author: Gregory S. Grace
   American Reliance Insurance Companies

2. A Discussion of "The California Table L"
   Author: William R. Gillam
   National Council on Compensation Insurance

The afternoon was reserved for committee meetings.

A Country & Western Round-up was held from 6:00 p.m. until 10:00 p.m.

Wednesday, November 17, 1993

From 8:00 a.m. until 9:30 a.m., concurrent sessions were held. Sessions not offered on Monday or Tuesday included the following topics:

1. "The Appointed Actuary"
   Moderator: Allan M. Kaufman, Principal
   Milliman & Robertson, Inc.
   Panelists: Sholom Feldblum,
   Assistant Vice President and Associate Actuary
   Liberty Mutual Insurance Company
   Brian E. Scott, Vice President and
   Senior Corporate Actuary, Aetna Life & Casualty
   Michael A. Walters, Consulting Actuary
   Tillinghast/Towers Perrin

2. "CAS Membership Survey"
   Panelists: Regina M. Berens, Actuarial Director
   Prudential Reinsurance Company
   Deborah M. Rosenberg
   Assistant Chief Casualty Actuary
   New York State Insurance Department
The Proceedings papers presented were:

1. "Minimum Distance Estimation of Loss Distributions"
   Author: Stuart A. Klugman and A. Rahulji Parsa,
   Drake University

2. "Merit Rating for Doctor Professional Liability"
   Author: Robert J. Finger,
   Milliman & Robertson, Inc.

From 10:00 a.m. until 11:30 a.m., a general session was held on "Affordability/Availability — Public Challenges to Insurance Underwriting and Pricing Practices." Charles A. Bryan, Partner, Ernst & Young, moderated the session. Panelists included Robert Pike, General Counsel, Allstate Insurance Company; Lynn Schubert, General Counsel, American Insurance Association, and Selwyn Whitehead, President, Economic Empowerment Foundation.

After the general session, Mr. Flynn introduced Mr. MacGinnitie, who commented on the AFIR meeting in April, 1994. Mr. Flynn announced the schedule of CAS sponsored or co-sponsored meetings for 1994.

With the transfer of the presidency, Irene Bass closed the meeting at 11:45 a.m.

November 1993 Attendees

In attendance, as indicated by the registration records, were 425 Fellows, and 181 Associates. The list of members' names follows.

FELLOWS

Ralph L. Abell    Clarence R. Atwood    Albert J. Beer
Barbara J. Addie  Guy A. Avagliano    Stephen A. Belden
Marc J. Adee      Robert A. Bailey    Linda L. Bell
Kristen M. Albright D. Lee Barclay    David M. Bellusci
Mark S. Allaben   Katharine Barnes    Phillip N. Ben-Zvi
Charles M. Angell Raymond Barrette    Xavier Benarosch
Kenneth Apfel     Irene K. Bass       Robert K. Bender
Nolan E. Asch     Gregory S. Beaulieu  Regina M. Berens
Richard V. Atkinson Allan R. Becker   James R. Berquist
Lisa M. Besman
John R. Bevan
Richard M. Beverage
Richard A. Bill
James E. Biller
Richard S. Biondi
Gavin C. Blair
Roberto G. Blanco
William H. Bland
Cara M. Blank
Michael P. Blivess
LeRoy A. Boison, Jr.
Martin Bondy
Joseph A. Boor
Ronald L. Bornhuetter
Alicia E. Bowen
David S. Bowen
Wallis A. Boyd
Christopher K.
Bozman
John G. Bradshaw, Jr.
Paul Braithwaite
James F. Brannigan
Yaakov B. Brauner
Paul J. Brehm
Mark D. Brissman
Dale L. Brooks
J. Eric Brosius
Charles A. Bryan
Gary S. Bujaucius
George Burger
Patrick J. Burns
Mark J. Cain
John E. Captain
Ruy A. Cardoso
Christopher Carlson
Jeffrey R. Carlson
Sanders B. Cathcart
Michael J. Caulfield
Lisa G. Chanzit
David R. Chernick
James K. Christie
Allan Chuck
Gregory J. Ciezadlo
Mark M. Cis
Howard L. Cohen
Jeffrey R. Cole
Peter J. Collins
Martin L. Couture
Michael D. Covney
David B. Cox
Alan M. Crowe
Patrick J. Crowe
Richard M. Cundy
Kathleen F. Curran
Diana M. Currie
Alan C. Curry
Ronald A. Dahlquist
Robert N. Darby, Jr.
Curtis G. Dean
Manon Debigare
Daniel Demers
Howard V. Dempster
Germain Denoncourt
Michel Dionne
Pierre Dionne
Michael C. Dolan
James L. Dornfeld
Victor G. dos Santos
William F. Dove
John P. Drennan
Eric T. Drummond-
Hay
Michael C. Dubin
Diane Symnoski Duda
Timothy B. Duffy
Patrick Dussault
N. Paul Dyck
Myron L. Dye
Richard D. Easton
Dale R. Edlefsen
Bob D. Effinger, Jr.
Darrell W. Ehlert
Nancy R. Einck
James Ely
Charles C. Emma
Jeffrey A. Englander
David Engles
Catherine E. Eska
Glenn A. Evans
Philip A. Evensen
James A. Faber
Doreen S. Faga
Richard J. Fallquist
William G. Fanning
Randall A. Farwell
Dennis D. Fasking
Sholom Feldblum
Mark E. Fiebrink
Robert J. Finger
William G. Fitzpatrick
Daniel J. Flaherty
David P. Flynn
James M. Foote
John R. Forney, Jr.
Richard L. Fox
Jacqueline B. Frank
Barry A. Franklin
Patricia A. Furst  Allen A. Hall  Clive L. Keatinge
Michael Fusco  James A. Hall, III  Wayne S. Keller
Scott F. Galiardo  Malcolm R. Handte  Anne E. Kelly
Cecily A. Gallagher  George M. Hansen  C.K. "Stan" Khury
Thomas L. Gallagher  David C. Harrison  Changseob J. Kim
Alicc H. Gannon  David G. Hartman  Gerald S. Kirschner
Andrea Gardner  Douglas S. Haseltine  Richard O. Kirste
Robert J. Garland  Gordon K. Hay  Frederick O. Kist
Richard J. Gergasko  Gregory L. Hayward  Joel M. Kleinman
Thomas L. Ghezzi  E. LeRoy Heer  Jerome F. Klenow
John A. Gibson, III  Mary R. Hennessy  John J. Kollar
John F. Gibson  Dennis R. Henry  Gary I. Koupf
Richard N. Gibson  Teresa J. Herderick  Ronald T. Kozlowski
Bruce R. Gifford  Richard J. Hertling  Israel Krakowski
William R. Gillam  Todd J. Hess  Gustave A. Krause
Bryan C. Gillespie  David R. Heyman  Rodney E. Kreps
Richard S. Goldfarb  Kathleen A. Hinds  David J. Kretsch
Charles T. Goldie  Alan M. Hines  Kenneth R. Krissinger
Odile Goyer  Mark J. Homan  Jane Jasper Krumrie
Susan M. Gozzo  Carlton W. Honebein  John R. Kryczka
Edward M. Grab  Mary T. Hosford  Andrew E. Kudera
Gregory S. Grace  Beth M. Hostager  Michael A. LaMonica
David J. Grady  Paul E. Hough  Paul E. Lacko
Timothy L. Graham  Ruth A. Howald  David A. Lalonde
Patrick J. Grannan  George A. Hroziencik  D. Scott Lamb
Gary Grant  Robert P. Irvan  Dean K. Lamb
Nancy A. Graves  David H. Isaac  John A. Lamb
Ronald E. Greco  Russell T. John  Alan E. Lange
Eric L. Greenhill  Larry D. Johnson  Nicholas J. Lannutti
Cynthia M. Grim  Laura A. Johnson  Joseph R. Lebens
Linda M. Groh  Thomas S. Johnston  Nicholas M.
Carleton R. Grose  Brian A. Jones  Leccese, Jr.
Denis G. Guenthner  Jeffrey R. Jordan  Robert H. Lee
Christy H. Gunn  Edward M. Jovinelly  Steven G. Lehmann
Larry A. Haefner  Adrienne B. Kane  Eric F. Lemieux
David N. Hafling  Allan M. Kaufman  Pierre Lepage
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ASSOCIATES

Jonathan D. Adkisson
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Michael E. Angelina
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Russell H. Greig
Ewa Gutman
Richard J. Haines
Leigh J. Halliwell
Robin A. Harbage
Jonathan M. Harbus
Robert L.
Harnakiewicz
Christopher L. Harris
Barton W. Hedges
Renee Helou
Joseph P. Henkes
Paul D. Henning
Joseph A. Herbers
David D. Hu
Jeffrey R. Hughes
Paul R. Hussian
Sadagopan S. Iyengar
John J. Javaruski
Daniel J. Johnston
James W. Jonske
Janet S. Katz
David L. Kaufman
Michael F. Klein
James J. Kleinberg
Timothy F. Koester
Adam J. Kreuser
Jason A. Kundrot
David R. Kunze
James W. Larkin
David L. Larson
Michael D. Larson
Robert J. Larson
Carl J. Leo
David R. Lesieur
Sam F. Licitra
Shu C. Lin
Joseph R. Liuzzi
Paul R. Livingstone
Barry I. Llewellyn
William G. Main
Sudershan Malik
Donald E. Manis
Richard J. Marcks
Lawrence F. Marcus
Sharon L. Markowski
Dee Dee Mays
John W. McCutcheon, Jr.
Richard T. McDonald
Stephen J. McGee
Eugene McGovern
Donald R. McKay
James P. McNichols
Stephen V. Merkey
Linda K. Miller
Douglas H. Min
Madan L. Mittal
Stanley K. Miyao
Andrew W. Moody
Stephen T. Morgan
Raymond D. Muller
Kimberly J. Mullins
Donald R. Musante
Rade T. Musulin
John K. Nelson
Henry E. Newman
Kwok C. Ng
Keith R. Nystrom
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