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# 2014 Centennial Celebration and Annual Meeting

New York Hilton Midtown  
New York City, NY, USA  
November 9–12, 2014

A black silhouette of the New York City skyline is positioned horizontally across the middle of the page. It features various skyscrapers of different heights and shapes, including a prominent one with a spire on the right side.

**CELEBRATING  
OUR PAST,**

**FOCUSED ON  
THE FUTURE**

## Table of Contents

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Welcome Letter from Governor Cuomo .....	1
Wi-fi, Social Media, and CE .....	2
Overview .....	3
CAS Centennial Committees.....	5
CAS Board and Executive Council .....	7
Meeting App and Additional Programs.....	8
Sessions by Theme .....	9
Exhibitors/Sponsors/Advertisers.....	10
Exhibits Floor Plan .....	15
Featured Speaker.....	17
General and Concurrent Sessions.....	18
New Fellows, New Associates, and CERAs .....	25-53
Personal Attendance Record.....	70
Spouse/Guest Program.....	73
Meeting Schedule .....	74
Hotel Maps.....	Back Cover

## General Information

For more information on the following, please consult the CAS Centennial website, <http://centennial.casact.org>, or the Centennial Celebration and Annual Meeting app on your smartphone.

## Continuing Education

This activity may qualify for up to 17.0\* CE Credits for the Annual Meeting for CAS members. Participants should claim credit commensurate with the extent of their participation in the activity. CAS members earn 1 CE Credit per 50 minutes of educational session time not to include breaks or lunch.

The amount of CE credit that can be earned for participating in this activity must be assessed by the individual attendee. It also may be different for individuals who are subject to the requirements of organizations other than the American Academy of Actuaries.

## Consent to Use of Photographic Images

A photographer will be present at the CAS Annual Meeting. Registration and attendance (or participation) at this meeting seminars and other activities constitutes an agreement to use the registrant or attendee's image or voice.

## Antitrust Notice

Attendees must adhere to the CAS Antitrust Policy.

## Speaker Opinions

The opinions expressed by speakers at this event are their own and do not necessarily reflect the positions of the CAS.



STATE OF NEW YORK  
**EXECUTIVE CHAMBER**  
ALBANY 12224

**ANDREW M. CUOMO**  
GOVERNOR

November 9 – 12, 2014

Dear Friends:

It is a pleasure to send greetings to everyone gathered for the Casualty Actuarial Society's Centennial Celebration and Annual Meeting. Welcome back to the great City of New York!

97 charter members of the Casualty Actuarial and Statistical Society met in New York City on November 7, 1914, the first meeting of its kind. Now 6,200 members strong, you return to celebrate the past and focus on the future. This conference will bring together hundreds of property/casualty actuaries and other insurance professionals for continuing education in relevant and timely topics, further promoting professional development and accreditation.

I am sure this week's meeting at the New York Hilton Midtown will be an excellent venue to share ideas and information about the latest trends and best practices for those in mathematical, statistical, and analytical fields. On behalf of all New Yorkers, I commend those who have come together for this historic conference, demonstrating your commitment to making critical contributions in all areas of business and society.

With warmest regards, and best wishes for a productive meeting and a memorable milestone celebration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andrew M. Cuomo".

ANDREW M. CUOMO

## ACCESSING WI-FI

**Wi-Fi Password: Pinnacle**



## TWEET AT THE CAS ANNUAL MEETING!

What's happening at the CAS Centennial Celebration and Annual Meeting? We want to hear from you! Tweet about the Annual Meeting sessions and Centennial Celebration events using the hashtag **#CASCentennial**.

**Follow the CAS on Twitter @CASact**

Not using Twitter yet?

Text "CASact" to 40404 to Follow the CAS on Twitter  
And Follow the Prompts to Sign Up!

## SOCIAL MEDIA

**The CAS is on Facebook, Twitter and LinkedIn!** Stay informed by following the CAS on Facebook and Twitter for exclusive updates on CAS Activities! The CAS Facebook and Twitter pages will feature many different topics including conference updates, online discussions, and industry updates. Join and connect with peers and colleagues and discuss issues important to you.

If you cannot access Facebook, Twitter and LinkedIn from your office, please consider signing up to follow us from your personal account at home.



Please visit our website at [www.casact.org](http://www.casact.org) and click the social media widgets to find our pages!

## NEED MORE CE BY DECEMBER 31?

Go to University of CAS (UCAS) at [www.casact.org/ucas](http://www.casact.org/ucas) to access this and past meeting, seminar and webinar recordings, and interactive online education.

## Overview

On November 7, 1914, the Casualty Actuarial and Statistical Society held its first meeting in New York City with 97 charter members as Fellows. Now 100 years later with more than 6,500 members, the Casualty Actuarial Society is back in the Big Apple to celebrate our first century and explore the challenges and opportunities that face us in the next. The CAS Centennial Celebration and Annual Meeting will give property/casualty actuaries and other insurance professionals the opportunity to earn continuing education credits in a variety of sessions covering relevant and timely topics necessary for continued professional growth and maintaining actuarial credentials. Special events to celebrate the CAS Centennial will allow attendees to connect with colleagues, including many retired members, at a hotel conveniently located in the heart of Manhattan.

## Registration Hours

The registration desk will be open as follows:

### Sunday, November 9

2:00 p.m. – 6:30 p.m. ....Second Floor East Promenade

### Monday, November 10

7:00 a.m. – 5:00 p.m. ....Second Floor East Promenade

### Tuesday, November 11

7:00 a.m. – 2:30 p.m. ....Second Floor East Promenade

### Wednesday, November 12

7:00 a.m. – 11:45 a.m. ....Second Floor East Promenade

## Hotel Information:

New York Hilton Midtown  
335 Avenue of the Americas  
New York, New York 10019, United States of America  
Phone: +1.212.586.7000  
Fax: +1.212.315.1374

Checkout time is 12:00 p.m. Those checking out before the conclusion of the meeting may check their bags at the bell desk of the hotel. The CAS is not responsible for lost or stolen items left unattended in public areas of the hotel. The CAS staff are unable to accept any bags or other personal items at the registration desk.

Security Note: When leaving the meeting room for an extended period of time, please take valuables and personal belongings with you. Neither the CAS nor the New York Hilton Midtown may be held responsible for lost or stolen items.

## Suggested Attire

Business casual attire is suggested for the meeting sessions and receptions. It is best to wear layered clothing as meeting rooms tend to fluctuate in temperature. Please dress in business attire for the Tuesday evening Gala Dinner.

## Wi-Fi

Attendees of the CAS Centennial Celebration and Annual Meeting have access to complimentary Wi-Fi in the meeting rooms.





Building a better  
working world

**THE MORE WE PULL  
TOGETHER, THE  
MORE WE ACHIEVE.**

At EY, that's our philosophy - not just for serving our clients, but for the actuarial community too.

We congratulate CAS on their 100 years of leadership and are proud to be a Centennial Partner. We look forward to continuing to support their work and the high level of excellence of their members.

Visit [ey.com/US/insurance](http://ey.com/US/insurance).



## Casualty Actuarial Society's Envisioned Future (from the CAS Strategic Plan)

The CAS will be recognized globally as the premier organization in advancing the practice and application of casualty actuarial science and educating professionals in general insurance, including property and casualty and similar risk exposure.

### CAS Program Planning Committee

Carl X. Ashenbrenner, *Chairperson*

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Greg Cote, *Vice Chairperson*

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Benoit Carrier  
Susan Cleaver  
Francis X. Gribbon  
Martin T. King  
Melody Lin

Matthew Mosher  
Samuel Nolley  
Beverly Phillips  
Arthur Randolph  
Sandra C. Santomenno  
Elissa Sirovatka

David Snow  
Simon Kai-Yip Wong  
Richard Yocius  
Raisa Zarkhin  
Dave Core, *Staff Liaison*  
Kathleen Dean, *Staff Liaison*

### CAS Centennial Steering Committee

Gail M. Ross, *Chairperson*

Carl Ashenbrenner  
Charles A. Bryan  
Stephen P. D'Arcy

Thomas J. DeFalco  
Robert V. Deutsch  
Michael Fusco

Thomas G. Myers  
Joanne S. Spalla  
Cynthia R. Ziegler

### Centennial Subcommittees

#### CAS Centennial Commemorative Subcommittee

Stephen P. D'Arcy, *Chairperson*

Terry J. Alfuth  
Claudette Cantin  
Jeanette R. Costello  
Linda A. Dembiec  
Janet L. Fagan

Edward W. Ford  
Margaret Wendy Germani  
Gregory L. Hayward  
Evelyn Toni Mulder  
Jerome A. Scheibl

Margaret Tiller Sherwood  
Emanuel James Stergiou  
Patricia A. Teufel  
John J. Winkelman  
Matthew Caruso, *Staff Liaison*

#### CAS Centennial History Committee

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Elizabeth A. Smith, *Staff Liaison*

#### CAS Centennial Finance Subcommittee

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Bonnie C. Maxie  
Francois Morin  
Aran Jee-Yun Paik  
Todd P. Rogers

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Scott K. Charbonneau  
Aritra Chatterjee  
Robert B. Downer  
Amy Beth Green  
Kathryn Ann Walker  
Jennifer Lynn Weiner  
Dorothy A. Woodrum  
Xinxin Xu  
J. Michael Boa, *Staff Liaison*  
Kate Niswander, *Staff Liaison*

#### CAS Centennial Music Program Subcommittee

Thomas J. DeFalco, *Co-Chairperson*  
Thomas G. Myers, *Co-Chairperson*  
Michael D. Ersevum  
Ronald S. Lettofsky  
Steve Winstead  
Catherine Amsden, *Staff Liaison*



*Congratulations to the*

# **Casualty Actuarial Society**

**On Its Centennial Celebration**

From the first meeting in 1914 of 97 charter members at the City Club of New York to more than 6,300 members today, the Casualty Actuarial Society has helped casualty actuaries achieve their full professional potential while maintaining the highest standards of conduct and competence.

Towers Watson is committed to delivering the latest research on actuarial and industrial issues to help our clients improve business performance. We share the ideals that the CAS embodies and are proud to count many of our consultants as members in the Society.

**Best wishes for continued success during the next 100 years!**

**Towers Watson.** A global company with a singular focus on our clients.

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 Charles Bryan  
 David Chernick  
 Ann Conway  
 Rick Gorvett

Jessica (Weng Kah) Leong  
 Stephen Lowe  
 Donald Mango  
 James Merz  
 John Tierney  
 Robert Wolf

## Appointed Directors

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 Frank Majors  
 Michael Steel

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Cynthia R. Ziegler.....	CAS Executive Director

## CAS Annual Meeting App - Sponsored by LexisNexis

Download the free CAS Meeting app to your smartphone or tablet and make the most of your time while you're with us at the meeting. Get real-time schedule and speaker updates, the most current version of the list of attendees, maps of the meeting space, and more! You can also follow the Centennial Twitter feed and join the conversation. #CASCentennial



**iPhone and iPad** users—search “casualty actuarial society” on the Apple App Store.

**Android** users—search “casualty actuarial society” on the Google Play Store.

**Blackberry, Windows, laptop users** —go to this address (omit www): [cas.gatherdigital.com](http://cas.gatherdigital.com)

One of the features of the mobile app is that you and other attendees will have the option to send messages to each other through the app. It's a great way to network with fellow attendees up to and during the event. Living polling during select sessions will be done through the app. You may also create a profile of yourself that other attendees can view, go to “My Account” in the app to edit your profile and add a photo. To participate in attendee messaging and to edit your profile in the app, you will need to login by selecting “Login” at the top of the side navigation bar and then “Request a Password.” Please use the email that you used to register for the meeting and then check your inbox for the link to establish your password.

## Celebration of New Members

**Monday, November 10, 3:30 p.m. – 5:00 p.m., Grand Ballroom Suite**

All meeting attendees are invited and encouraged to attend this session. Come celebrate the achievements of new CAS members and listen to the Address to Members, presented by CAS Past President Dave Hartman.

## CAS & You for New Fellows

**Tuesday, November 11, 10:00 a.m. – 11:30 a.m., Morgan**

The CAS is the organization that has provided New Fellows with development and learning opportunities through the examination process. Do you know the mission of the CAS, its history, or governance structure? Are you familiar with the member services available from the CAS? Members of the CAS New Members Committee will provide this information and more. Here you will find information about the additional personal development and enrichment available through the many CAS volunteer opportunities.

Moderator: Matt Caruso

Panelists: Shane Barnes, Adina Erdfarb, Kimberly Walker, Kathryn Walker

## Visit The Second Act—The CAS Retiree Lounge

The Second Act is an exclusive and casual meeting space for retired CAS members. Located in Concourse B on the Concourse Level, The Second Act is available throughout the meeting beginning Monday morning through noon on Wednesday. Stop by to catch up with colleagues—old and new—and discuss life after working full-time.

Any retired member of the CAS is welcome. Please take advantage of this space to meet and mingle and swap stories throughout the Centennial Celebration.

## 8 Student Program

A full day of sessions specifically for registered actuarial students is set for Tuesday in New York Suite (Fourth Floor), starting at 8:40 a.m.

## Sunday Welcome Reception at the Intrepid Sea, Air & Space Museum

**7:00 p.m. – 9:00 p.m.**

The Intrepid Sea, Air & Space Museum is the only interactive museum where visitors can explore a legendary aircraft carrier, the first space shuttle, the world's fastest jets and a guided missile submarine. CAS Centennial Celebration and Annual Meeting attendees will enjoy exclusive use of the museum during our reception hours. Transportation is provided and buses will depart the New York Hilton Midtown from the 54th Street entrance beginning at 6:30 p.m. and run in a continuous loop throughout the evening. Guests arriving on their own may join the group at the Intrepid, and access will be granted beginning at 7:00 p.m. Please remember to wear your meeting badges or bring your purchased individual ticket.



## The Actuarial Foundation Charity Event: Monte Carlo Night

Celebrate The Actuarial Foundation's 20th Anniversary while attending the Casualty Actuarial Society's Centennial Celebration! Enjoy a fun-filled Monte Carlo Night! The evening's festivities will include food, spirits, entertainment and prizes as you celebrate with friends and colleagues.

Stack the odds in favor of youth education on Monday, November 10, at 7:00 p.m. in the Trianon Ballroom of the New York Hilton. Registration is required, please register on site if you have not already pre-registered.

## Sessions by Theme

Each concurrent session is grouped by a primary theme, although sessions may cover multiple themes. See session titles below (p. 16).

Theme	Times and Session Codes				
	Monday 10:30 a.m. – 12:00 p.m.	Monday 1:30 p.m.– 3:00 p.m.	Tuesday 10:00 a.m.– 11:30 a.m.	Tuesday 1:00 p.m.– 2:30 p.m.	Wednesday 8:00 a.m.– 9:30 a.m.
Big Data		C-14			
Business Skills	C-1	C-20	C-17	C-17	
CAS	C-8	C-28	C-7	C-16	
Catastrophes	C-41				
Emerging Ideas	C-19	C-4	C-19	C-4	
Emerging Issues	C-34, C-35	C-21	C-34, C-40	C-25, C-12	C-26, C-5
General	C-32	C-11, C-36	C-22		C-11, C-30
International	C-33			C-9	
Modeling	C-27		C-27, C-23	C-31	C-23, C-31
Pricing		C-3		C-3	
Professionalism	C-18, C-39	C-38	C-38	C-39	
Research		P-1	P-2	P-3	C-13
Reserving			C-15	C-15	C-10
Risk Capital	C-37	C-6		C-2	C-24
Workers' Comp			C-29		




# EXHIBITORS/SPONSORS/ADVERTISERS

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**American Academy of Actuaries**

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**Conning**

Exhibitor



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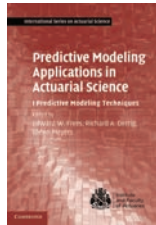


**Independent Statistical Services, Inc.**

Exhibitor

# EXHIBITORS/SPONSORS/ADVERTISERS

## EXHIBITORS, continued



### Predictive Modeling Book for Actuaries

Exhibitor



### ReservePrism

Exhibitor



### SNL Insurance

Exhibitor



### The Institutes

Exhibitor

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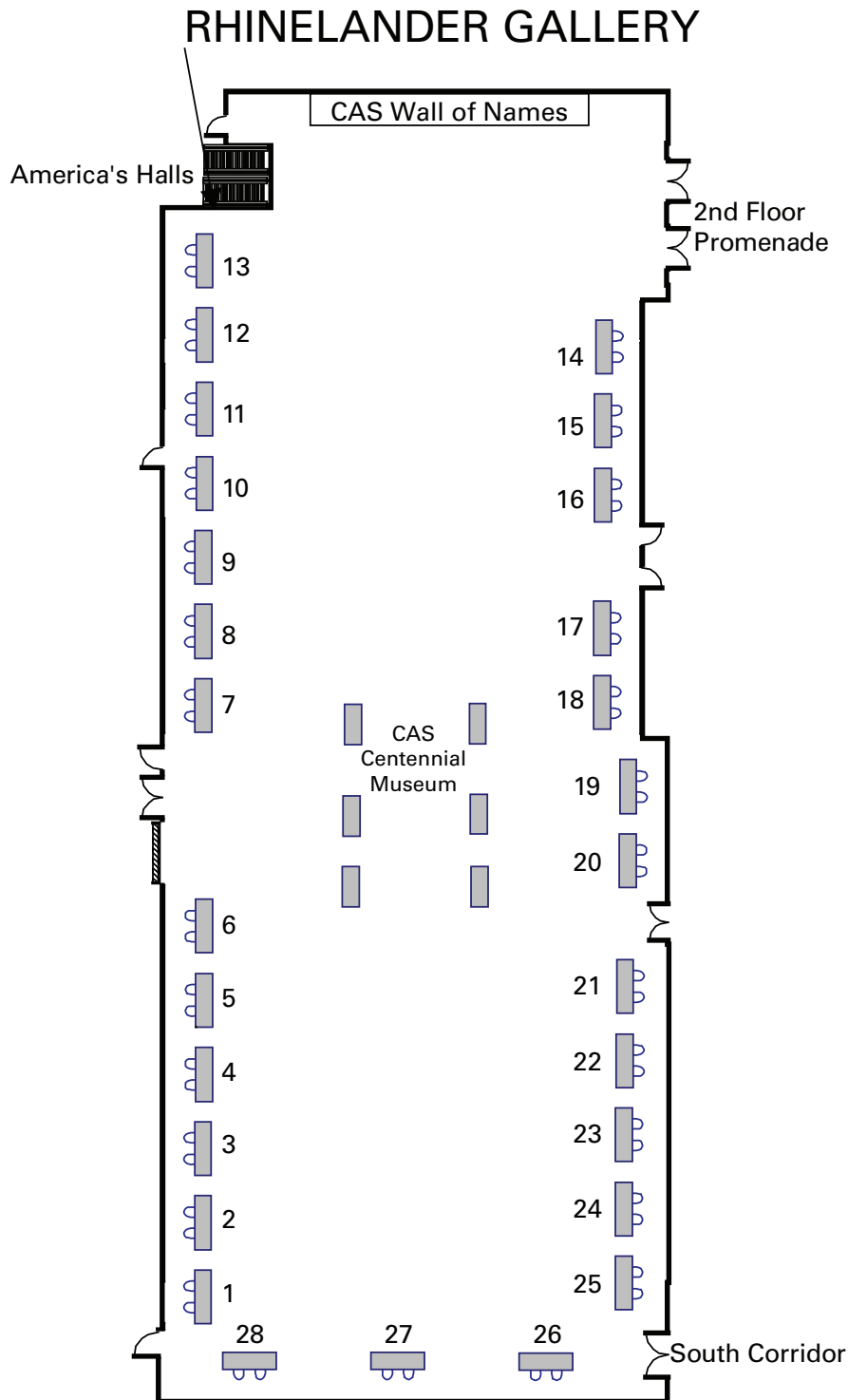
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# EXHIBIT HALL FLOOR PLAN



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15	Pinnacle Actuarial Resources
16	Red Mountain Technologies
17	Milliman
18	AIG
19	American Academy of Actuaries
20	Actuarial Foundation
21	Conning
22	The Institutes
23	ReservePrism
24	InsFocus
25	Guy Carpenter
26	SNL Insurance
27	Predictive Modeling Book for Actuaries
28	ACTEX Publications





$$\int_k^\infty k \cdot h(x) dx$$

$$AvSev(k) = E_h[u(x;k)], k > t$$

$$= \int_0^k x \cdot h(x) dx + \int_k^\infty k \cdot h(x) dx$$

$$AvSev(k) = \int_0^t x \cdot v(x) dx + \int_t^k x \cdot h(x) dx + k$$

$$AvSev(k) = E_h[u(x;k)], k > t$$

$$AvSev(k) = \int_0^t x \cdot v(x) dx + \int_t^k x \cdot h(x) dx + k[1-H(k)]$$

$$AvSev(k) = E_h[u(x;k)], k > t$$

$$AvSev(k) = \int_0^t x \cdot v(x) dx + \int_t^k x \cdot h(x) dx + k[1-H(k)]$$

$$\frac{1}{n_K} + (n_K + m_K) \ell \eta(t_K + b) - m_K \ell \eta(c_K + b) - \ell \eta(x_K + b)$$

$$\therefore q = \frac{n}{\theta(t)}$$

$$\therefore q = \frac{n}{\theta(t)}$$

$$\theta(b) = \begin{cases} \ell \eta(x_K + b) + m_K \ell \eta(c_K + b) - (n_K + m_K) \end{cases}$$

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# FEATURED SPEAKER JACK ULDRICH

## Déjà vu and Vuja De: A Futurist Takes a Backwards Stroll into Tomorrow

**Monday, November 10, 12:30 p.m. – 1:30 p.m.**

**Meeting Room: Grand Ballroom Suite**

*This session is also webcast live.*

Déjà vu, the French word meaning “already seen,” is better known as the phenomenon of having the strong sensation that a current event has been experienced in the past. The comedian George Carlin, however, defined vuja de as “the strange feeling that, somehow, this has never happened before.” In this entertaining, energetic and educational keynote presentation, renowned global futurist Jack Uldrich will use CAS’s centennial celebration—and the past 100 years of history—to guide CAS members into the future. Paradoxically, he will then use history to explain why yesterday and yesteryear won’t be a reliable guide to tomorrow.

Jack will also present a concurrent session called “How to Think Like a Futurist” on Monday at 1:30 p.m.



# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

More detail about the sessions and speakers is found on the CAS Meeting app. All sessions will be recorded (simultaneously audio, slides), except where indicated.

## MONDAY, NOVEMBER 10, 2014

8:45 a.m. – 10:00 a.m.

### G-1: Big Data – What It Is and What It Means for the Insurance Industry

**Meeting Room: Grand Ballroom Suite**

**Theme: Big Data**

*This session is also webcast live.*

Big data is one of the signature opportunities of the day, but also one of the most poorly defined. This session will begin by offering a variety of definitions and examples of big data in action. It will then sketch both the technologies and analytical methodologies that enable big data to be converted from a raw material to a strategic asset.

Moderator: Benoit Carrier

Panelists: Stephen Mildenhall, James Guszcza

## MONDAY, NOVEMBER 10, 2014

10:30 a.m. – 12:00 p.m.

### C-1: Actuaries on Corporate Boards

**Meeting Room: Clinton**

**Theme: Business Skills**

Actuaries are increasingly serving as members of corporate boards, principally insurance companies. Will the greater focus on risk management lead to more actuaries on boards? What resources are available to develop board membership skills? What experiences will help actuaries gain board seats? Panelists include a recruiter, a representative from an association of directors, and actuaries with board experience.

Moderator: W. James MacGinnitie

Panelists: Albert J. Beer, Patrick O'Brien, Pamela Packard

### C-8: CAS Chairs—Leadership Skills Training

**Meeting Room: Morgan**

**Theme: CAS**

As a result of the activities of the CAS Leadership Committee, committee chairs were asked to identify skills they would find helpful to successfully lead their committees. This session will focus on a number of skills-building exercises recommended by the chairs including goal setting, project/time management, and motivating volunteers to collaboratively execute against committee goals. The session will be facilitated by experts in the field of leadership skills development.

Moderator: Aaron M. Halpert

Speaker: Marcel Schwantes

# GENERAL AND CONCURRENT SESSIONS

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## C-18: A History of the Statement of Actuarial Opinion in the United States

**Meeting Room: Bryant**

**Theme: Professionalism**

The first Statement of Actuarial Opinion (SAO) requirement was adopted by the NAIC in 1980, which led to a surge in the demand for casualty actuaries generally and consulting actuaries in particular. This session will provide a retrospective history of the evolution of the SAO in the United States, providing commentary and perspective on how the responsibilities of the actuarial profession have come into the limelight, highlighting the value actuaries offer.

Moderator/Panelist: Joseph A. Herbers

Panelist: Mary Miller

## C-19: Homeowner's Telematics

**Meeting Room: Gramercy West (Repeated on Tuesday morning)**

**Theme: Emerging Ideas**

Will telematics be adopted as quickly in the home as they were in the automobile? This session will explore a few notable, major differences between them. What are some of the challenges the homeowners insurance industry will face in adopting the use of telematics? Are there new regulatory or privacy concerns? What can be collected now and what is in the works? How much does it cost and how will consumers be incented to install? These and other questions will be addressed.

Moderator: David Cummings

Panelists: Stephen Lekas, Mike Patterson

## C-27: Migrating to the Next Generation of Analytics: Logistic Models vs. Machine Learning Techniques

**Meeting Room: Sutton North/Sutton Center (Not Recorded; Repeated on Tuesday morning)**

**Theme: Modeling**

Presenters will provide practical examples of ways predictive modeling can be used in the inspection decision process, as well as advice on improving the perception towards home inspections. A group exercise on real-world problem solving will be conducted. Audience will have the opportunity to practice the trade off in decision-making process.

Moderator: Samantha Steiner

Panelists: Nan (Jenny) Zhang, Drew Lawyer

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-32: Predictive Modeling for Actuaries Book Project

**Meeting Room:** Gramercy East

**Theme:** General

The editors embarked on a two-volume book project that would incorporate a discussion of techniques in 20 volume one chapters and case studies with data sets in 10-15 volume two chapters. They are now expecting publication of volume one in 2014 and volume two in 2015. Three chapter summaries will be given: overview of linear models, Bayesian computational methods, and unsupervised learning.

Moderator: Richard A. Derrig

Panelists: Louise Francis, Glenn G. Meyers, Brian M. Hartman, James Guszcza

## C-33: Reinsurance Markets—U.S. vs. International

**Meeting Room:** Nassau (Not Recorded)

**Theme:** International

This session will compare the reinsurance pricing approaches taken by U.S. and international actuaries. The speakers will cover the following topics: cultural differences; an overview of various international markets; different approaches to experience and exposure rating and to property per risk rating; and unique issues involved in rating European motor excess of loss business.

Moderator: David Snow

Panelists: Jeffrey Dollinger, John W. Buchanan

## C-34: Ride Sharing and the Impact on the Private Passenger Automobile Insurance Industry

**Meeting Room:** Murray Hill (Repeated on Tuesday morning)

**Theme:** Emerging Issues

Ride-sharing services are growing and states are concerned about the insurance gap between the driver's personal automobile coverage and the transportation network company's commercial excess insurance. This session will discuss the insurance gap, current state regulations and the increase in personal automobile insurance exposure.

Moderator: LeRoy Boison

Panelists: Laura A. Maxwell, Frank Chang, Diana Lee



# GENERAL AND CONCURRENT SESSIONS

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## C-35: A Risk Like No Other: What Every Actuary Should Know About Cyber Threats

**Meeting Room:** Sutton South/Regent

**Theme:** Emerging Issues

This interactive session will cover fundamentals of cyber risk and discuss some of its unique challenges. The speakers will provide an overview of the many ways of looking at cyber risk and discuss how these very different risk views can complement each other or be combined. The different perspective include those based on traditional actuarial methodologies, information technology and technical cybersecurity systems, and some developed by the intelligence community.

Panelists: Alex Krutov, Leo Taddeo, Gregory Touhill

## C-37: Solvency II Insights for North American Insurers

**Meeting Room:** Concourse A

**Theme:** Risk Capital

Solvency II will be implemented in the EU starting January 1, 2016. Insurers right now are busy preparing for this implementation either by adopting the standard model or completing their applications for implementation of an internal model. North American insurers can benefit from each of the three pillars of Solvency II, but this presentation will focus on Pillar 1 (Risk Quantification) and Pillar 2 (Risk Management and Governance [including ORSA]).

Moderator/Panelist: William J. VonSeggern

Panelists: Damon Paisley, Dogan Kaleli, Melissa Salton

## C-39: Take 2: Lights! Camera! Professionalism!

**Meeting Room:** Beekman (Not Recorded; Repeated on Tuesday afternoon))

**Theme:** Professionalism

Witnessing skits that have been refreshed, attendees will walk away from this session with a better understanding of the ASOPs, codes of conduct and how to apply them when faced with professional ethical dilemmas. This session may provide attendees with professionalism continuing education credits.

Moderator/Panelist: Patrick Gilhool

Panelists: Mindy Steichen, Michael Keryu Chen, Kathryn Walker, Chad Wischmeyer

# GENERAL AND CONCURRENT SESSIONS

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## C-41: Using Open Source and Open Platforms to Build Your Company's Own View of Catastrophe Risk

**Meeting Room:** Madison

**Theme:** Catastrophes

New, open loss modeling platforms now enable insurers and reinsurers to build their own proprietary views of risk more efficiently and scientifically than with the traditional vendor models. This session will demonstrate through live, interactive examples how open-source and open-loss modeling platforms work, how actuaries can customize the platforms, and how to use the platform to conduct analyses.

Moderator/Panelist: Karen Clark

Panelists: Roger Grenier, David S. Futterleib

**MONDAY, NOVEMBER 10, 2014**

**12:30 p.m. – 1:30 p.m.**

**Featured Speaker:** Jack Uldrich

**Meeting Room:** Grand Ballroom Suite

*This session is also webcast live.*

**MONDAY, NOVEMBER 10, 2014**

**1:30 p.m. – 3:00 p.m.**

## C-3: Applications of Price Optimization: Rate-Capping Strategies for a Changing Market

**Meeting Room:** Sutton North/Sutton Center (Repeated on Tuesday afternoon)

**Theme:** Pricing

This session will review some of the fundamental principles of price optimization and focus on its application specifically to rate-capping strategies. The panelists will explore various rate-capping strategies and structures and offer a more scientifically based capping strategy, via price optimization, that may help companies to introduce more accurate pricing and better manage their customer base.

Moderator/Panelist: Reuven Shnaps

Panelist: Somil Jain

# GENERAL AND CONCURRENT SESSIONS

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## C-4: Auto Insurance Telematics: Where the Data Meets the Road

**Meeting Room:** Gramercy East (Repeated on Tuesday afternoon)

**Theme:** Emerging Ideas

A growing number of auto carriers are monitoring driver performance for usage-based insurance policy underwriting and pricing—a trend likely to accelerate as more carriers gather telematics data via smartphone apps rather than devices installed in vehicles. What obstacles might insurers face in profitably leveraging telematics data while overcoming consumer, technological, and regulatory concerns?

Moderator/Panelist: Sam Friedman

Panelists: John Lucker, Jim Weiss

## C-6: Capital Adequacy, Capital Allocation and Risk Pricing—The Current State of Play

**Meeting Room:** Sutton South/Regent

**Theme:** Risk Capital

This session will discuss historical developments in capital adequacy and allocation and will review progress from shareholder/owner, regulator, and policyholder perspectives, as well as review actuarial progress compared to advances in other disciplines. It will also highlight what consensus best practices have emerged and describe lessons from various successful practical implementations.

Moderator: Benoit Carrier

Panelists: Stephen Mildenhall, Donald Mango

## C-11: Credibility—A Unique Contribution from Casualty Actuaries

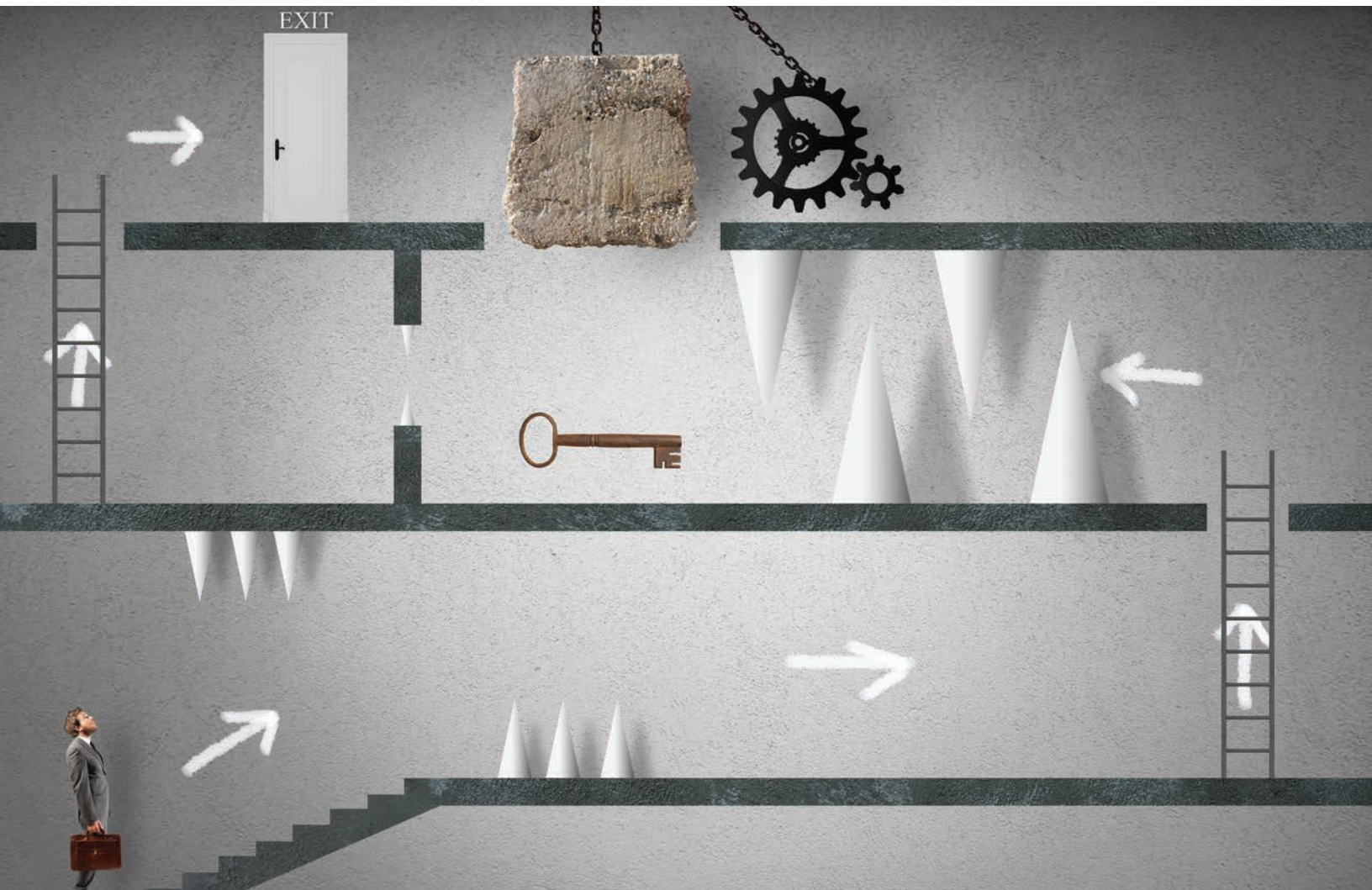
**Meeting Room:** Nassau (Not Recorded; Repeated on Wednesday morning)

**Theme:** General

This session will first provide an overview of the concept of credibility and how actuaries have applied it in diverse settings. Then it will turn to ASOP 25 (“Credibility Procedures”), examining how professional standards play a role in the use of credibility. Next, the evolution of credibility as utilized by the Workers’ Compensation Experience Rating plan will be traced over the last 100 years. Finally, this session will take a fresh look at credibility.

Moderator: Aadil Ahmad

Panelists: Ira Robbin, Tony DiDonato, Paul Braithwaite



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**Mathieu Alarie**

Optimum General, Inc.  
Laval University  
BSc in Actuarial Science  
Québec, QC, Canada

**Emily Stone Allen**

Milliman, Inc.  
University of Connecticut  
BS in Actuarial Science  
Storrs, CT

**Neal James Anderson**

AON  
University of St. Thomas  
BA in Mathematics  
St. Paul, MN

**Diego Fernando Antonio**

Enstar Limited  
Universidad de Buenos Aires  
BA in Actuarial Science  
Buenos Aires City, Argentina  
Universidad Austral  
MBA in Business Administration  
Pilar, Argentina

**Amanda Aponte**

SFM Mutual Insurance Company  
University of St. Thomas  
BS in Actuarial Science  
St. Paul, MN

**Michael Thomas Atkinson**

Oliver Wyman Actuarial Consulting  
University of Waterloo  
BASc in Civil Engineering  
Waterloo, ON, Canada

**Sean Michael Bailey**

Catlin, Inc.  
University of Florida  
BS in Mathematics  
MS in Mathematics  
Gainesville, FL  
Jason Jonathan Robert Bakker

**Aviva Canada**

University of Waterloo  
BA in Actuarial Science & Statistics  
Waterloo, ON, Canada

**David M. Baldwin**

American Modern Insurance Group  
Saginaw Valley State University  
BS in Mathematics  
University Center, MI

**Marco A. Baratta**

Liberty Mutual Insurance  
Cornell University  
MBA in Business Administration  
Ithaca, NY  
McGill University  
MS in Electrical Engineering  
Montréal, QC, Canada

**Mathieu Bellemare**

Intact Financial Corporation  
University of Québec  
BSc in Actuarial Science  
Montréal, QC, Canada

**Rebecca R. Bertagnoli**

Sentry Insurance  
Carroll College  
BS in Actuarial Science  
Waukesha, WI

**Elizabeth G. Beslow**

Fireman's Fund Insurance Companies  
DePaul University  
BA in Applied Mathematics  
Chicago, IL

**Anthony Joseph Bierke**

CUNA Mutual Group  
University of Wisconsin  
BA in Actuarial Science  
Madison, WI

**Karl Adam Bloch**

RLI Insurance Company  
Xavier University  
BS in Mathematics  
Cincinnati, OH  
Ph.D in Mathematics  
Bloomington, IN

**Jennifer Bouchard**

TD Assurance  
College de Bois de Boulogne  
BS in Science  
Montréal, QC, Canada  
University of Québec  
MS in Actuarial Science  
Montréal, QC, Canada

**Edward G. Bradford**

Preferred Employers Insurance Company  
University of Texas  
BS / BA in Math & Economics  
Austin, TX

**Zachary T. Brogadir**

Pinnacle Actuarial Resources, Inc.  
University of North Carolina  
BS in Math & Economics  
Chapel Hill, NC

**Sara A. Bryant**

GEICO  
Marymount University  
BS / BA in Math & Sociology  
Arlington, VA

**Wesley Campbell**

Lewis & Ellis, Inc.  
Texas Tech University  
BS in Computer Science  
Lubbock, TX

**Mark Travis Chamberlain**

United Services Automobile Association  
Missouri University of Science and Technology  
BS / BA in Applied Mathematics & Economics  
Rolla, MO

**Xin Chen**

Aviva Canada  
Concordia University  
BA in Actuarial Science & Finance  
Montréal, QC, Canada

**Cynthia Cheng**

Willis Re, Inc.  
University of Waterloo  
BMATH in Actuarial Science  
Waterloo, ON, Canada

**Jie Cheng**

CNA Insurance Companies  
Xi'an International Studies University  
BA in English  
Xi'an, Shaanxi, People's Republic of China  
Ball State University  
MA in Actuarial Science  
Muncie, IN

**Hui Ying Chin**

Liberty Mutual Insurance  
University of Michigan  
BS in Math & Economics  
Ann Arbor, MI

**Weiyi Cui**

Insurance Services Office, Inc.  
Dalian University of Technology  
BE in Chemical Engineering  
Dalian, Liaoning, People's Republic of China  
Rutgers University  
MS in Statistics  
New Brunswick, NJ

**Patrick K. Curtis**

American Modern Insurance Group  
Brigham Young University  
BS in Mathematics  
Provo, UT



# NEW FELLOWS ADMITTED MAY 2014

**Derek William Davey**

Florida Farm Bureau Insurance Companies  
Florida State University  
BS in Chemical Engineering  
Tallahassee, FL

**Joshua Jeremiah DeLong**

Liberty Mutual Insurance  
University of Washington  
BA in Mathematics  
Seattle, WA  
Western Washington University  
MS in Mathematics  
Bellingham, WA

**Zheming Deng**

Aon Benfield  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

**Philippe Desharnais**

Industrielle Alliance, Assurance A & H  
Universite Laval  
BS in Actuarial Science  
Québec, QC, Canada

**Feng Dong**

GEICO  
University of Science & Technology - China  
BA in Biology  
Hefei, Anhui, People's Republic of China  
Yeshiva University  
Ph.D in Molecular Pharmacology  
Bronx, NY

**Mark R. Doucette**

PricewaterhouseCoopers  
University of Notre Dame  
BS in Mathematics  
Notre Dame, IN

**Wilfred John Edwards**

Mutual of Enumclaw  
Colorado College  
BA in Mathematics  
Colorado Springs, CO  
University of Utah  
MS in Mathematics  
Salt Lake City, UT

**Marcus Ewe**

MSIG Insurance (Malaysia) Bhd  
Purdue University  
BS in Actuarial Science & Statistics  
West Lafayette, IN

**Jonathan Frost**

Guy Carpenter & Co. LLC  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

**Philippe Gagne**

Intact Financial Corporation  
Laval University  
BS in Actuarial Science  
Québec City, QC, Canada

**Mathieu Giguere**

The Co-operators General Insurance Company  
Universite Laval  
BSc in Actuarial Science  
Québec, QC, Canada

**Heidi Kathryn Givens**

Zurich  
Michigan State University  
BA in Finance  
East Lansing, MI

**Lauren Goldstein**

Liberty International Underwriters  
Queens College of New York  
BA in Applied Mathematics  
Flushing, NY

**Tao Tony Gu**

Axis Re - Asia Pacific  
Tianjin University  
BS in Applied Mathematics  
Tianjin, People's Republic of China  
Florida State University  
MS in Finance & Mathematics  
Tallahassee, FL

**Julie A. Hagerstrand**

Towers Watson  
Washington University  
BA in Math & Economics  
St. Louis, MO

**Ridhima Handa**

Oliver Wyman Actuarial Consulting  
University of Illinois  
BS in Actuarial Science  
Urbana, IL

**Kevin James Hanson**

The Travelers Companies, Inc.  
Drake University  
BS in Actuarial Science & Finance  
Des Moines, IA

**Jared A. Helms**

PMA Insurance Group  
Bloomsburg University  
BM in Secondary Education & Mathematics  
Bloomsburg, PA

**Sara J. Hemmingson**

MMIC Group  
University of St. Thomas  
BS in Actuarial Science  
St. Paul, MN

**Peter Hennes**

AIG  
Universitaet zu Koeln  
BA in Mathematics  
Cologne, Germany  
State University of New York  
Ph.D in Mathematics  
Stony Brook, NY

**Karim Hobeila**

Intact Financial Corporation  
University of Québec  
BA in Actuarial Science  
Montréal, QC, Canada

**Shengli Huang**

Aviva Canada  
Concordia University  
BA in Actuarial Mathematics  
Montréal, QC, Canada

**Peter James Johnson**

Bartlett Actuarial Group  
University of Wisconsin  
BS in Applied Mathematics & Computer Science  
Menomonie, WI

**Simon Jomphe**

Desjardins General Insurance Group  
Universite Laval  
BSc in Actuarial Science  
Québec, QC, Canada

**Lin Ju**

CSAA IE  
Jilin University  
BS in Applied Mathematics & Computer Science  
Changchun, Jilin, People's Republic of China  
University of Iowa  
MA in Actuarial Science  
Iowa City, IA

**Anne M. Kamps**

Caterpillar Insurance Services Corp.  
University of Houston  
BS in Mathematics  
Houston, TX

**Jung-Ah Kim**

The Doctors Company  
California Institute of Technology  
BS in Geochemistry  
Pasadena, CA

# NEW FELLOWS ADMITTED MAY 2014

## Adam Joseph Kinson

Liberty Mutual Insurance  
Boston College  
BS in Operations & Technology Management  
Chestnut Hill, MA

## James Andrew Kirtland

American Modern Insurance Group  
Miami University of Ohio  
BS in Math & Statistics  
Oxford, OH  
University of Cincinnati  
MS in Quantitative Analysis  
Cincinnati, OH

## Lee W. Knepler

United Property and Casualty Insurance Company  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

## Eric P. Krafcheck

Milliman, Inc.  
Purdue University  
BS in Actuarial Science & Statistics  
West Lafayette, IN

## Chi Hin Keith Kwan

Syarikat Takaful Malaysia Berhad  
University of Hong Kong  
BS in Risk Management  
Pokfulam, Hong Kong, People's Republic of China

## Guillaume Labrecque

Intact Financial Corporation  
University of Montréal  
BA in Mathematics  
Montréal, QC, Canada

## Eric J. Lam

Towers Watson  
University of Illinois  
BS in Actuarial Science  
Urbana/Champaign, IL

## Apundee Singh Lamba

Swiss Re Canada  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

## Matthew James Lange

CNA Insurance Companies  
Purdue University  
BA in Actuarial Science & Statistics  
West Lafayette, IN

## Garret J. Larson

Liberty Mutual Insurance  
University of Wisconsin  
BBA in Actuarial Science  
Madison, WI

## Julie Laverdiere

TD Insurance  
Cegep Maisonneuve  
Diplôme d'études collégiales  
Montréal, QC, Canada  
University of Montréal  
BA in Math  
Montréal, QC, Canada

## Sophia Zhonghua Lee (ACAS 5/14)

Liberty Mutual Insurance  
Boston University  
BA in Mathematics  
Boston, MA

## Lai Na Lei

Zurich North America  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

## Elchanan Y. Levy

Liberty International Underwriters  
Yeshiva University  
BA in Economics  
New York, NY

## Jennifer Ann Lewis

MetLife Auto & Home  
Bryant University  
BS / BA in Actuarial Science & Business Administration  
Smithfield, RI

## Chun Wing Li

AIA Insurance Company Ltd.  
University of Hong Kong  
BS in Actuarial Science  
Pokfulam, Hong Kong, People's Republic of China

## Shuo Li

ACE Limited  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

## Daniel A. Linton

Select Actuarial Services  
University of Notre Dame  
BS in Mathematics  
Masters in Education  
South Bend, IN

## Davy Ly

Desjardins General Insurance Group  
Concordia University  
BSc in Actuarial Mathematics & Finance  
Montréal, QC, Canada

## Christopher V. Mackeprang

General Reinsurance Corporation  
Colgate University  
BA in Mathematics  
Hamilton, NY

## Justin Mah

Insurance Corporation of British Columbia  
Simon Fraser University  
BA in Actuarial Science  
Burnaby, BC, Canada

## Eric Mitchell Mann

Streff Insurance Services  
Kansas State University  
BS in Math & Statistics  
MS in Statistics  
Manhattan, KS

## Kyle Arthur McDermott

Liberty Mutual Insurance  
Washington University  
BA in Math & Economics  
St. Louis, MO

## Samantha Maple McLeod

National Council on Compensation Insurance, Inc.  
Florida Atlantic University  
BS in Mathematics  
MS in Mathematics  
Boca Raton, FL

## Raoul Jacob Milgraum

Global Indemnity Group, Inc.  
Touro College  
BS in Actuarial Science & Mathematics  
New York, NY

## Kellen Christopher Miller

Allstate Insurance Company  
University of Northern Iowa  
BS in Actuarial Science & Statistics  
Cedar Falls, IA

## Marquis Jacob Moehring

Liberty Mutual Insurance  
Western Washington University  
BSc in Applied Mathematics  
Bellingham, WA

## Jason L. Morgan

Validus Reinsurance, Ltd.  
University of Central Florida  
BS in Statistics  
Orlando, FL

# NEW FELLOWS ADMITTED MAY 2014

## **William F. Morrissey**

CNA Insurance Companies  
DePaul University  
BS in Math & Economics  
MS in Applied Mathematics  
Chicago, IL

## **Helen E. Muller**

The Travelers Companies, Inc.  
University of Minnesota  
BSB in Actuarial Science  
Minneapolis, MN

## **Kimberly Roseline Myers**

Erie Insurance Group  
Gannon University  
BS in Math & Physics  
Erie, PA

## **Kai-Ting Neo**

Deloitte Consulting, LLP  
University of Pennsylvania  
BSc in Actuarial Science & Finance  
Philadelphia, PA

## **Jean-Sebastien Nepton**

Co-operators  
University of Laval  
BA in Actuarial Science  
Québec, QC, Canada

## **Nemanja Odzakovic**

Catlin Insurance Company, Ltd.  
University of Toronto  
Hon B in Math & Statistics  
Toronto, ON, Canada

## **Shze Yeong Ong (ACAS 5/14)**

AIG  
Drake University  
BS / BA in Actuarial Science  
Des Moines, IA

## **Aleksandra V. Orlova**

Ernst & Young LLP  
Alcorn State University  
BS in Mathematics  
Lorman, MS  
Ohio University  
MS in Applied Mathematics  
Athens, OH

## **Tetteh Otuteye**

The RiverStone Group  
Lawrence University  
BA in Math & Economics  
Appleton, WI

## **Juyun Park**

Desjardins General Insurance Group  
Wilfred Laurier University  
BA in Risk Management  
Waterloo, ON, Canada  
University of Waterloo  
BM in Actuarial Science  
Waterloo, ON, Canada

## **Jeremiah J. Parranto**

American Family Insurance Group  
University of Wisconsin  
BS in Mathematics  
Madison, WI

## **Rachel Elizabeth Paten**

Liberty Mutual Insurance  
Providence College  
BA in Mathematics  
Providence, RI

## **Ashley M. Persson**

The Travelers Companies, Inc.  
Bentley University  
BA in Mathematics  
Waltham, MA

## **Jonathan David Peters**

Hiscox Insurance Limited  
Washington University  
BA in Math & Economics  
St. Louis, MO

## **Petya Svilenova Petrova**

Zurich Insurance Company  
University of Oklahoma  
BS in Applied Mathematics  
Edmond, OK  
University of Oklahoma  
Masters in Applied Mathematics  
Norman, OK

## **Rebecca Lyn Pettingell**

Liberty Mutual Insurance  
Northeastern University  
BS in Mathematics  
Boston, MA

## **Matthew J. Phillips**

Liberty Mutual Insurance  
University of Waterloo  
BMATH in Actuarial Science & Statistics  
Waterloo, ON, Canada

## **Nicholas Alton Pipitone**

Transatlantic Reinsurance Company  
State University of New York  
BS in Finance  
Binghamton, NY

## **Frederic Potvin**

Intact Financial Corporation  
Universite Laval  
AS in Actuarial Science  
Québec City, QC, Canada

## **Michael E. Powers**

Aon Benfield  
University of Illinois  
BA in Actuarial Science & Finance  
Urbana, IL

## **Bernard Provencher**

Intact Insurance Company  
Universite Laval  
BA in Actuarial Mathematics  
Québec, QC, Canada

## **Jared A. Pursaga**

Wawanesa Mutual Insurance Company  
University of Manitoba  
BS in Actuarial Mathematics  
Winnipeg, MB, Canada

## **Kyle B. Reed**

Zurich  
Florida State University  
BS in Actuarial Science & Statistics  
Tallahassee, FL

## **Rebecca Barbara Reich**

Donegal Insurance Group  
Cedarville University  
BS in Mathematics  
Cedarville, OH

## **Yan Ren**

Ernst & Young LLP  
University of Waterloo  
BA in Actuarial Science  
Waterloo, ON, Canada

## **Nathan C. Rugge**

Selective Insurance Company of America  
Rider University  
BS in Actuarial Science & Finance  
Lawrenceville, NJ

## **Jonathan David Sanders**

Fireman's Fund Insurance Companies  
Baylor University  
BA in Psychology  
Waco, TX  
Southern Methodist University  
Ph.D in Statistical Science  
Dallas, TX

## **Eric J. Schmidt**

Allstate Insurance Company  
North Central College  
BS in Actuarial Science  
Naperville, IL

# NEW FELLOWS ADMITTED MAY 2014

**Kristen Leigh Seitz**

Liberty Mutual Insurance  
Keene State College  
BA in Applied Mathematics  
Keene, NH

**Xiang Shi**

SCOR Reinsurance  
Nanjing University  
BS in Chemical Engineering  
Nanjing, Jiangsu, People's Republic of China  
University of Nebraska  
MS in Actuarial Science  
Lincoln, NE

**Jason M. Smith**

AXIS Reinsurance Company  
Pennsylvania State University  
BS in Actuarial Science  
University Park, PA

**Katrina E. Smith**

Marsh Inc.  
Vassar College  
BA in Mathematics  
Poughkeepsie, NY

**Trevor Jon Soupir**

Federated Insurance Companies  
University of St. Thomas  
BS in Actuarial Science  
St. Paul, MN

**Bryan M. Stewart**

Berkley Specialty Underwriting Managers  
St. John's University  
BS in Actuarial Science  
New York, NY

**Doug A. Summerson**

The Hartford  
Elizabethtown College  
BS in Actuarial Science & Economics  
Elizabethtown, PA

**Jingli Tang**

Tower Group Companies  
Sun Yat-Sen University  
BS in Applied Mathematics  
Guangzhou, People's Republic of China  
Columbia University  
MA in Statistics  
New York, NY

**Paul Aaron Taylor Carcasole**

Zurich Insurance Company  
University of Toronto  
BSc in Actuarial Science  
Toronto, ON, Canada

**Michael B. Thompson**

American National Property & Casualty Co.  
ANPAC  
University of North Texas  
BS in Mathematics  
MA in Mathematics  
Denton, TX

**Pierre Charles Tiani Keou**

Arch Reinsurance Company  
University of Yaounde 1  
BS in Mathematics  
Yaounde, Centre, Cameroon  
University of Hull  
MS in Math & Finance  
Hull, Yorkshire, England, United Kingdom

**Bruno Tremblay**

La Capitale Assurances Generales  
Laval University  
BSc in Actuarial Science  
Québec, QC, Canada

**Melissa Anne Elke Villnow**

The Travelers Companies, Inc.  
University of Minnesota  
BA in Psychology  
Minneapolis, MN

**Fan Wang**

Ping An Insurance Company of China  
Tsinghua University  
BS in Mathematics  
Beijing, People's Republic of China  
Center University of Finance & Economics  
MEcon in Actuarial Science  
Beijing, People's Republic of China

**Tsz Kit Wong**

Willis Re, Inc.  
Oxford University  
MEng in Engineering  
Oxford, United Kingdom

**Randall Boualay Xayachack**

Liberty Mutual Insurance  
University of Massachusetts  
BS in Mathematics  
Lowell, MA

**Marcus M. Yamashiro**

Milliman, Inc.  
Alma College  
BA in Math & Music  
Alma, MI

**Rui Yao (ACAS 5/14)**

Ernst & Young AG  
Renmin University of China  
BA in Statistics  
Masters in Actuarial Science  
Beijing, People's Republic of China

**Steve Yun**

Allstate Research & Planning Center  
Haverford College  
BA in Urban Studies  
Haverford, PA  
MBA in Finance  
New Haven, CT

**Stefanie M. Zacchera**

The Travelers Companies, Inc.  
Central Connecticut State University  
BA in Mathematics  
New Britain, CT

**Albert Zhou**

Third Point Reinsurance  
New York University  
BS in Business & Finance  
New York, NY

**Ao Zhou**

Northbridge Financial Corporation  
University of Toronto  
HBSc in Actuarial Science  
Toronto, ON, Canada

**Jun Zhou**

Zurich Insurance Company  
University of Science & Technology - China  
BA in Mathematics  
Hefei, Anhui, People's Republic of China  
National University of Singapore  
Masters in Mathematics  
Singapore, Singapore  
Concordia University  
Ph.D in Actuarial Mathematics  
Montréal, QC, Canada

**Anna Zilber**

Intact Financial Corporation  
University of Montréal  
Math in Mathematics  
Montréal, QC, Canada

**Thomas Anthony Ziniti**

Liberty Mutual Insurance  
College of the Holy Cross  
BA in Mathematics  
Worcester, MA

# Congratulations from Pinnacle

Pinnacle congratulates the CAS on 100 years of expertise, insights and solutions.  
We also congratulate our five newly credentialed actuaries.

**Darcie Truttmann, ACAS, MAAA**

"The projects, companies and issues that I work on change daily. That makes for an environment that challenges me intellectually and keeps me motivated to continue to learn and grow."



**Zach Brogadir, FCAS, MAAA**

"Helping businesses to better understand their risk and helping them to succeed is what drives me as an actuary. Working with a diverse set of clients allows me to discover which areas of the actuarial field I am most passionate about."



**Greg Fears Jr., ACAS, MAAA, ARM**

"Taking a moment to stop and reflect, the journey has been challenging, and the obstacles difficult. I am proud of this accomplishment, and look forward to all the future possibilities."



**Theo Ori, ACAS, MAAA**

"For me, the allure of actuarial science is how the application of theoretical principles helps solve practical business problems. Working in the actuarial field allows me to see that daily."

Congratulations to **Rob Walling**  
on his recent election to the  
CAS Board of Directors.

**Tom Montgomery, ACAS, MAAA**

"I am constantly provided with opportunities to work on many different types of projects that vary in complexity, scope and focus. This allows me to provide a quality work product to our clients, while instilling in me pride and satisfaction in my work."



**PINNACLE**  
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# NEW FELLOWS ADMITTED NOVEMBER 2014

## **Qi An**

The Co-operators General Insurance Company  
University of Waterloo  
BMath in Actuarial Science & Finance  
Waterloo, ON, Canada

## **Anusha Lakshmi Anantharaju**

Liberty International Underwriters  
Pennsylvania State University  
Certificate in Applied Statistics  
University Park, PA  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

## **Songphol Arrewijit (ACAS 5/14)**

MSIG Holdings (Asia) Pte Ltd  
University of Tokyo  
BE in Interdisciplinary Engineering  
MA in Economics  
Tokyo, Japan

## **Daryl S. Atkinson**

RBC Insurance Services, Inc.  
University of Windsor  
BSc in Mathematics  
Windsor, ON, Canada

## **Jeffrey David Baer**

The Economical Insurance Group  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

## **Aditi Baker**

Swiss Reinsurance America Corporation  
Anna University  
BTech in Industrial Biotechnology  
Chennai, India  
Montana State University  
MS in Mathematics  
Bozeman, MT

## **Daniel Karl Bardo**

The Department of Housing and Urban  
Development  
Boston University  
BA in Mathematics  
Boston, MA

## **Brendan P. Barrett**

Milliman, Inc.  
Georgetown University  
BS in Math & Economics  
Washington, DC

## **Yvan Berthou**

Zurich Insurance Group  
Aix-Marseille University  
BA in Mathematics  
Marseille, France  
Claude Bernard Lyon 1 University  
Masters in Actuarial Science & Finance  
Lyon, France

## **Michael R. Bertrand**

Intact Insurance Company  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

## **Elie Bochner**

Ernst & Young LLP  
Yeshiva University  
BA in Mathematics  
New York, NY

## **Kirsten J. Boyd**

Caterpillar Financial Services  
Oxford University  
BA in Math & Philosophy  
Oxford, United Kingdom  
Stanford University  
Ph.D in Mathematics  
Stanford, CA

## **Philip James Brodeur**

RLI Insurance Company  
Bradley University  
BS in Actuarial Science & Finance  
Peoria, IL

## **Lucas R. Burlingame**

The Travelers Companies, Inc.  
Iowa State University  
BS in Math & Economics  
Ames, IA

## **Steven M. Caluori**

Economical Insurance  
Concordia University  
BSc in Actuarial Science  
Montréal, QC, Canada

## **David Chibing Chen**

Platinum Re  
Baruch College  
BA in Actuarial Science  
New York, NY

## **Yung-Chih Chen**

Fubon Insurance Company, Ltd.  
Feng Chia University  
MBA in Actuarial Science & Statistics  
Taichung, Republic of China

## **Raymond Ioi Meng Chiang**

Industrial Alliance  
Simon Fraser University  
BS in Actuarial Science  
Burnaby, BC, Canada

## **Young Ho Cho**

Navigators Insurance Group  
Cornell University  
BS in Electrical Engineering  
Ithaca, NY

## **Brian Yung Man Choi**

RSA Canada  
University of Waterloo  
BM in Computer Science  
Waterloo, Canada  
University of Toronto  
MS in Mathematics  
Toronto, ON, Canada

## **Ryan A. Ciaccio**

Auto Club of Missouri  
Missouri State University  
BA in Mathematics  
Springfield, MO

## **Jean-Philippe Daigle**

La Capitale Assurances Generales  
Laval University  
BA in Actuarial Science  
Québec, QC, Canada

## **Andrew G. Davies**

CNA Insurance Companies  
University of North Carolina  
BS in Mathematical Science  
Chapel Hill, NC

## **Richard Garvin Day**

Catlin, Inc.  
Clemson University  
BS in Mathematics  
Clemson, SC  
Georgia State University  
MA in Actuarial Science  
Atlanta, GA

## **Marie-Anne Demers**

Desjardins General Insurance Group  
Universite Laval  
BSc in Actuarial Science  
Québec, QC, Canada

# NEW FELLOWS ADMITTED NOVEMBER 2014

## Matthew B. Elliott

Swiss Re  
Carleton College  
BA in Math & Physics  
Northfield, MN  
University of New Mexico  
Ph.D in Physics  
Albuquerque, NM

## Yocheved Ephrathi

Farmers Insurance Group  
St. Mary of the Woods College  
BS in Mathematics  
Terra Haute, IN  
University of Miami  
MS in Mathematics  
Coral Gables, FL

## Adina Erdfarb

Chubb Group of Insurance Companies  
Yeshiva University  
BA in Math & Economics  
New York, NY

## David Daniel Evans

Geovera Holdings  
California Polytechnic State University  
BS in Statistics  
San Luis Obispo, CA

## Justin Joseph Falzone

The Travelers Companies, Inc.  
University of St. Thomas  
BS in Actuarial Science & Mathematics  
St. Paul, MN

## Vadim Filimonov

Motorists Insurance Group  
Ohio State University  
BA in Actuarial Science  
Columbus, OH

## Patrick John Ford

Liberty Mutual Insurance  
University of Kansas  
BA in Economics  
Masters in Finance  
Lawrence, KS

## Jonathan Richard Fulop

Zurich North America  
State University of New York - Binghamton  
BA in Mathematic Sciences  
Vestal, NY

## Jamie Marie Garcia

Zurich North America  
University of St. Francis  
BA in Mathematics  
Joliet, IL  
DePaul University  
BS in Applied Mathematics  
Chicago, IL

## Gabriel Gaudreau Drolet

Intact Insurance Company  
Laval University  
BS in Actuarial Science  
Québec, QC, Canada

## Paul Michael Giangregorio

Liberty Mutual Insurance  
University of Massachusetts  
BS in Mathematics  
Boston, MA

## Brandon D. Gilbert

Zurich Financial Services Group  
Indiana University  
BS in Finance  
Bloomington, IN

## Yoram S. Gilboa

AIG  
Universite de Lausanne  
License in Finance  
Lausanne, Switzerland  
University of North Carolina  
MSc in Operations Research  
Chapel Hill, NC

## Priyansha S. Godha

Travelers Property and Casualty  
University of Rajasthan  
BS in Mathematics  
MBA in Finance  
Jaipur, Rajasthan, India

## Grant Michael Goedde

Allstate Insurance Company  
Purdue University  
BS in Actuarial Science  
West Lafayette, IN

## Kasi Joelle Golden

State Farm Mutual  
Bradley University  
BS in ?  
Peroria, IL,

## Yening Gu

Assurant Solutions  
Fudan University  
BA in Mathematics  
Shanghai, People's Republic of China  
Georgia State University  
Masters in Actuarial Science  
Atlanta, GA

## Carl Roy Gullans Jr.

NJM Insurance Group  
The College of New Jersey  
BA in Statistics  
Ewing, NJ

## Jillian Elise Hagan

AON  
University of California  
BS / BA in Applied Mathematics & Business  
Berkeley, CA

## Alison N. Handschke

Zurich North America  
Maryville University of Saint Louis  
BS in Actuarial Science  
St. Louis, MO

## Rebecca Hoffmann

Scottsdale Insurance Company  
Harvard University  
BA in Anthropology  
Cambridge, MA

## Anthony Hovest

Nationwide Insurance Company  
Ohio State University  
BA in Economics  
Columbus, OH

## Yikai Huang

Economical Insurance  
University of Waterloo  
BMATH in Actuarial Science  
Waterloo, Canada

## Andreas Johnson

CNA Insurance Companies  
University of Illinois  
BS in Actuarial Science  
Urbana, IL

## Robert Nickolas Kaskovich

Aon Benfield  
University of Illinois  
BS in Statistics  
Champaign, IL

## Joshua Aaron Kraft

GEICO  
University of Maryland  
BS in Mathematics  
College Park, MD

# NEW FELLOWS ADMITTED NOVEMBER 2014

**Maxime Lafleur-Forcier**

Aviva Canada  
Concordia University  
BASc in Actuarial Science  
Montréal, QC, Canada

**Hugo Lafortune-Brunet (ACAS 5/14)**

Intact Financial Corporation  
University of Montréal  
BA in Mathematics  
Montréal, QC, Canada

**Nathan Lance**

USAA  
Brigham Young University  
BA in Economics  
Provo, UT

**Christopher William Laws**

AIG  
University of Florida  
BA in Mathematics  
Gainesville, FL

**Julie Ann Lederer**

Missouri Department of Insurance  
University of Notre Dame  
BS in Mathematics  
Masters in Business Administration  
Notre Dame, IN

**Dorothy Ann Leemhuis**

Erie Insurance Group  
Case Western Reserve University  
BS in Statistics  
Cleveland, OH

**Andrew Michael Lewis**

Horace Mann Companies  
Illinois State University  
BS in Actuarial Science  
Normal, IL

**Lu Li**

Towers Watson  
Northern Illinois University  
BS in Actuarial Science  
Dekalb, IL

**Joseph Kenneth Lindner (ACAS 5/14)**

Universal North America Insurance Company  
Carleton College  
BA in Mathematics  
Northfield, MN

**Anze Liu**

YingDa Taihe Property Insurance Co. LTD  
Beijing Institute of Graphic Communications  
BA in Computer Science  
Beijing, People's Republic of China  
Central University of Finance & Economics  
Masters in Actuarial Science  
Beijing, People's Republic of China

**Edwin David Lopez**

California Casualty Management Company  
University of California  
BA in Mathematics  
MA in Statistics  
Santa Barbara, CA

**Daniel W. Lupton**

Taylor & Mulder, Inc.  
University of Wisconsin  
BA in Math/English  
Madison, WI  
University of Maryland  
Masters in Business Administration  
College Park, MD

**Carl Lussier**

Desjardins Groupe d'Assurances Generales  
University of Waterloo  
BA in Actuarial Science & Statistics  
Waterloo, Canada

**Patrick D. Lynch**

ACE Group  
Bucknell University  
BS in Mechanical Engineering  
Lewisburg, PA

**Hongjian Mao**

Ping An Property & Casualty Insurance Co.  
Nanjing University  
BM in Computational Mathematics  
MEcon in Finance  
Nanjing, People's Republic of China

**Simon Marchesseault-Groleau**

Intact Insurance Company  
University of Montréal  
BAC in Mathematics  
Montréal, QC, Canada

**Charles F. Marshall**

Swiss Re  
Colorado State University  
BA in Actuarial Mathematics  
Fort Collins, CO

**Lee W. Mathewson**

Accident Fund Holdings, Inc.  
Wright State University  
BS in Mathematics  
Dayton, OH  
Purdue University  
MS in Applied Mathematics  
Indianapolis, IN

**Eric Mercier**

Intact Financial Corporation  
Concordia University  
BSc in Actuarial Mathematics  
Montréal, QC, Canada

**Michael H. Miniaci**

Liberty Mutual Insurance  
University of Michigan  
BS in Actuarial Mathematics & Statistics  
Ann Arbor, MI

**Amy Qiuxiao Mo (ACAS 5/14)**

Intact Insurance Company  
University of Toronto  
BSc in Actuarial Science  
MSc in Statistics  
Toronto, ON, Canada

**Bashir Moallim**

The Economical Insurance Group  
University of Waterloo  
BMATH in Actuarial Science  
Waterloo, Canada

**Dawn Morelli**

The RiverStone Group  
Smith College  
BA in Mathematics  
Northampton, MA

**Alex Joseph Morton**

CNA Insurance Companies  
Purdue University  
BS in Actuarial Science & Statistics  
West Lafayette, IN

**Sameer Singh Nahal**

XL Reinsurance America  
University of British Columbia  
BSc in Math & Physics  
Vancouver, BC, Canada  
University of Chicago  
MSc in Mathematics  
Chicago, IL

# NEW FELLOWS ADMITTED NOVEMBER 2014

**Philip B. Natoli**

Ernst & Young LLP  
Colgate University  
BA in Math & Music  
Hamilton, NY

**Andrew S. Niehus**

Attorneys' Liability Assurance Society, Inc.  
Ohio State University  
BA in Business & Economic  
Columbus, OH

**Dion Oryzak**

ISO Insurance Programs and Analytic Services  
Macquire University  
BA in Applied Finance  
BComm in Actuarial Studies  
Masters in Business Administration  
Sydney, Australia

**Jason A. Paschalides**

EagleEye Analytics  
University of the Witwatersrand  
BSc in Actuarial Science  
Johannesburg, South Africa  
Fellow of the Institute & Faculty of Actuaries,  
UK

**George Pavlis**

AON  
Concordia University  
BSc in Actuarial Mathematics  
Montréal, QC, Canada

**Nino Joseph Ibo Paz**

AMI Risk Consultants, Inc.  
University of Philippines - Diliman  
BA in Statistics  
Quezon City, Philippines

**Alden Penn**

Chubb Group of Insurance Companies  
Columbia University  
BA in Mathematics  
New York, NY

**Carolyn A. Pfeffer (ACAS 5/14)**

The Hartford  
Marist College  
BS in Mathematics  
Poughkeepsie, NY

**Eric Pince**

Ernst & Young LLC  
Duke University  
BS in Economics  
Durham, NC

**Denis Poulin-Lacasse**

Desjardins General Insurance Group  
Cegep de Ste-Foy  
DEC in Natural Science  
Québec, QC, Canada  
Universite Laval  
BSc in Actuarial Science  
Québec, QC, Canada

**Stephane Provost**

Economical Insurance  
University of Montréal  
BA in Mathematics  
Montréal, QC, Canada

**Geoffrey David Purvis**

CNA Insurance Companies  
University of Michigan  
BS in Actuarial Science  
Ann Arbor, MI

**Ariel Yingting Qiang**

The Travelers Companies, Inc.  
Mount Holyoke College  
BA in Mathematics  
South Hadley, MA

**Jason Lee Rohlf**

State Farm Insurance Companies  
Illinois State University  
BS in Actuarial Science  
Normal, IL

**Stephen Eugene Roll**

Liberty Mutual Insurance  
Roberts Wesleyan College  
BS in Mathematics  
Rochester, NY

**Thomas S. Roth**

Aon Benfield  
Northwestern University  
BA in Math & Economics  
Evanston, IL

**Jared F. Rubinstein**

The Hartford  
Tufts University  
BS in Quantitative Economics  
MA in Economics  
Medford, MA

**Sean Satar (ACAS 5/14)**

Intact Insurance Company  
University of Toronto  
BSc in Actuarial Science  
Toronto, ON, Canada

**Daniel David Schlemmer**

Affirmative Insurance Holdings, Inc.  
Purdue University  
BS in Actuarial Science  
West Lafayette, IN

**Holland Sherba**

Esurance  
San Francisco State University  
BS in Statistics  
San Francisco, CA

**You-Im Sim**

TD Insurance  
University of Montréal  
BA in Actuarial Science & Mathematics  
Montréal, QC, Canada

**Jean-Philippe Simon**

Groupe Promutuel  
Universite Laval  
BS in Actuarial Mathematics  
Québec, QC, Canada

**Sean M. Smith**

The Hartford  
Bentley University  
BS in Economics & Finance  
Waltham, MA

**Amanda Jean Smith**

Liberty Mutual Insurance  
Pennsylvania State University  
BS in Mathematics  
University Park, PA

**Andrew Kenton Somers**

USAA  
University of Arizona  
BS / BA in Math & Chemistry  
Tucson, AZ

**Brett Lawrence Stocks**

Liberty Mutual Insurance  
Robert Morris University  
BA in Actuarial Science  
Moon Township, PA

**Laura Michelle Stromberg**

California Casualty Management Company  
Dartmouth College  
BA in Mathematics  
Hanover, NH

**Bryan Richard Takvorian**

Liberty Mutual Insurance  
Bentley University  
BS in Mathematical Science  
Waltham, MA

# NEW FELLOWS ADMITTED NOVEMBER 2014

**Andrew Lucien Talarowski**

ACE  
University of Delaware  
BA in Physics  
Neward, DE

**Shui Man Sherman Tang**

The Travelers Companies, Inc.  
University of Toronto  
BSc in Actuarial Science  
Toronto, ON, Canada

**Lukasz Tomaszewski**

ACE Tempest Reinsurance  
Cooper Union  
BA in Civil Engineering  
New York, NY  
University of California  
Masters in Structural Engineering  
Berkeley, CA

**Matthew W. Trost**

EMC Insurance Companies  
Northwestern College  
BA in Mathematics  
Orange City, IA

**Etienne Trudel**

Industrielle Alliance, Assurance A & H  
Universite Laval  
BS in Actuarial Science  
Québec, QC, Canada

**Ruan van Rensburg**

Lux Actuaries & Consultants WLL  
Fellow of the Institute & Faculty of Actuaries,  
UK

**Sarah Martha Voit**

Guy Carpenter & Co. LLC  
New York University  
BA in Math & History  
New York, NY

**Julie A. Walker**

USAA  
University of North Dakota  
BS in Mathematics  
MS in Materials Science  
Grand Forks, ND

**Scott William Wallisch**

American Family Insurance Group  
University of Wisconsin

BA in Actuarial Science  
Madison, WI

**Jing Guan Wang**

PricewaterhouseCoopers Consultants (Shenzhen)  
Limited  
Shanghai Jiaotong University  
BA in Mathematics  
Shanghai, People's Republic of China

**Jiacheng Wang**

Ping An Property & Casualty Insurance Co.  
Nanjing University  
BE in Finance  
MEcon in Finance  
Nanjing, People's Republic of China

**Dylan R. Williams**

Intact Insurance Company  
University of Waterloo  
BM in Actuarial Science  
Waterloo, Canada

**Matthew Randall Willms**

Liberty Mutual Insurance  
Loyola University  
BA in Mathematics  
Chicago, IL

**Derek M. Wong**

CNA Insurance Companies  
University of Illinois  
BA in Actuarial Science  
Urbana-Champaign, IL

**Pan Corlos Wong**

PricewaterhouseCoopers  
University of Illinois  
BS in Actuarial Science  
Urbana, IL

**Sylvia Sze Wai Wong**

Aviva Canada  
University of Toronto  
BS / BA in Actuarial Science  
Toronto, ON, Canada

**Xi Wu**

Argo Group  
Southwest University of Economics & Finances  
BA in Insurance  
Chengdu, People's Republic of China

Columbia University  
MA in Statistics  
New York, NY

**Junkai Xu**

Liberty Mutual Insurance  
Nanjing University  
BS in Biophysics  
Nanjing, People's Republic of China  
Vanderbilt University  
Ph.D in Physics  
Nashville, TN

**Jue Yang**

Liberty International Underwriters  
University of Waterloo  
BA in Actuarial Science & Finance  
Masters in Management Science  
Waterloo, Canada

**Jin Zhu Zhang**

Liberty Mutual Insurance  
University of Michigan  
BA in Actuarial Mathematics  
Ann Arbor, MI

**Zhen Zhong**

Ernst & Young (China) Advisory  
Renmin University of China  
Masters in Actuarial Science  
Beijing, People's Republic of China

**Zhao Zhou**

AIG  
Hunan University  
BS in Actuarial Science  
Changsha, Hunan, People's Republic of China  
St. John's University  
MS in Risk Management & Insurance  
New York, NY

**Quncai Zou**

NJM Insurance Group  
Nanjing University  
BS in Engineering  
Nanjing, People's Republic of China  
Georgia State University  
MS in Statistics  
Atlanta, GA



Congratulations to Travelers' newly credentialed CAS actuaries. We are proud of you and your accomplishments!

ACAS

Tom D'Onofrio  
Matt Jahnke  
Madeleine Lavery  
Mujiao Li  
James Miller  
Drew Nonnweiler  
Jon Parad  
Marc Schmidt  
Jenna Shatek  
Elizabeth Storm  
Andrew Thompson  
Yun Wu

FCAS

Lucas Burlingame  
Justin Falzone  
Priyangsha Godha  
Kevin Hanson  
Helen Muller  
Ashley Persson  
Ariel Qiang  
Sherman Tang  
Melissa Villnow  
Stefanie Zacchera

Travelers is proud to support the CAS as it embarks on its next 100 years!



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# NEW ASSOCIATES ADMITTED IN MAY 2014

**Daniel Steven Ajun**

Cabrillo General Insurance  
University of Florida  
BS in Math & Economics  
Gainesville, FL

**Valerie Nicole Albers**

Auto Club Group  
University of Michigan  
BS in Actuarial Mathematics  
Ann Arbor, MI

**Lauren E. Amendo**

Munich Re America, Inc.  
Lafayette College  
BA in Math & Economics  
Easton, PA

**Robert Brian Anderson**

Westfield Group  
Brigham Young University  
BA in Statistics  
Provo, UT

**Wesley Arai**

Farmers Insurance Group  
University of California  
BA in Mathematics & Statistics  
Berkeley, CA  
University of California  
MA in Mathematics  
Los Angeles, CA

**Andrew J. Ascoli**

California Institute of Technology  
BS in Applied Mathematics & Economics  
Pasadena, CA

**Gina R. Badowski**

Erie Insurance Group  
Pennsylvania State University  
BS in Mathematics  
State College, PA

**Sean P. Bailey**

Companion Property & Casualty Group  
Emory University  
BS / BA in Math & Music  
Atlanta, GA

**Anna Baryshnikova**

Zurich Insurance Company  
University of Illinois  
BS in Actuarial Science  
Champaign-Urbana, IL

**Charles Beaudin**

Intact Financial Corporation  
Laval University  
BA in Actuarial Science  
Québec, QC, Canada

**Gabriel Belanger**

Industrielle Alliance, Assurance A & H  
Laval University  
BA in Actuarial Science  
Québec, QC, Canada

**Rohin Danush Bapat**

Arch Insurance Group  
University of Miami  
BS in Computer Engineering  
Miami, FL

**Nicole Marie Bigos**

Universal North America Insurance Company  
Loyola University  
BS in Mathematics  
New Orleans, LA  
Florida State University  
MS in Statistics  
Tallahassee, FL

**Elena V. Blagojevic**

Liberty Mutual Insurance  
St. Petersburg State University  
BS in Mathematics  
Masters in Mathematics  
St. Petersburg, Russia

**Marian R. Bowar**

Lockton Companies  
University of Nebraska  
BS in Actuarial Science  
Lincoln, NE

**Stephanie C. Brazie**

Nationwide Insurance Company  
Bowling Green State University  
BS in Mathematics  
Bowling Green, OH

**Daniel Bruno Jr.**

Deloitte Consulting, LLP  
New York University  
BS in Actuarial Science & Finance  
New York, NY

**Timothy James Butler**

Madison Consulting Group, Inc.  
Valdosta State College  
BA in Math & Comp Science  
Valdosta, GA  
Florida State University  
Masters in Financial Mathematics  
Tallahassee, FL

**Bradley Bykowicz**

Accident Fund Insurance Company of America  
University of Michigan  
BS in Actuarial Mathematics  
Ann Arbor, MI  
Michigan State University  
MS in Industrial Mathematics  
Lansing, MI

**Mariel Capco**

Intact Financial Corporation  
Concordia University  
BSc in Actuarial Mathematics & Finance  
Montréal, QC, Canada

**Jesse Theobald Carroll**

Lexington Insurance Company  
Amherst College  
BA in Math & Computer Science  
Amherst, MA

**Richard C. Carter**

National General Insurance  
North Carolina State University  
BS in Applied Mathematics  
Raleigh, NC

**Jeffrey W. Casey**

Cincinnati Insurance Company  
Ball State University  
BS in Financial Mathematics  
Muncie, IN

**Steven Saunders Chamberlain**

The Hanover Insurance Group  
Goucher College  
BA in Economics  
Towson, MD

**Farhan N. Chaudhry**

Kemper Corporation  
University of Illinois  
BS in Actuarial Science & Finance  
Champaign-Urbana, IL

**Sammany Chea**

Fireman's Fund Insurance Companies  
University of Wisconsin  
BA in Actuarial Science  
Madison, WI

**Feng Chen**

Aon Benfield  
Donghua University  
BA in Environmental Engineering  
Shanghai, People's Republic of China  
Hong Kong Polytechnic University  
Masters in Applied Mathematics  
Hung Hom, Hong Kong

# NEW ASSOCIATES ADMITTED IN MAY 2014

**Chien-Long Chen**

Taiwan Insurance Guaranty Fund  
Feng Chia University  
Masters in Actuarial Science & Statistics  
Taichung, Republic of China

**Ji Chi**

Pekin Insurance  
University of Science & Technology - China  
BS in Physics  
Hefei, Anhui, People's Republic of China  
Illinois State University  
MS in Actuarial Science  
Normal, IL  
Texas A&M University  
MS in Physics  
Ph.D in Materials Science & Engineering  
College Station, TX

**Rachael J. Christens**

Tower Group Companies  
University of Wisconsin  
BA in Mathematics  
Eau Claire, WI

**Waley Chun**

Farmers Insurance Group  
California Institute of Technology  
BS in Applied Mathematics & Economics  
Pasadena, CA

**Sarah Marie Clemens**

MAPFRE U.S.A. Corporation  
Bryant University  
BS in Actuarial Science  
Smithfield, RI

**Wendy E. Coffing**

Great American Insurance Companies  
Miami University of Ohio  
BS in Mathematics  
Oxford, OH

**David E. Colon**

National Council on Compensation Insurance, Inc.  
Florida International University  
MA in Mathematics  
Miami, FL

**Christina May Coppage**

GEICO  
Rochester Institute of Technology  
BS in Applied Statistics  
Rochester, NY

**William John Courchain**

Everest Reinsurance Company  
Drexel University  
BS in Mathematics  
Philadelphia, PA

**Joshua J. Crumley**

Meadowbrook Insurance Group  
Rose-Hulman Institute of Technology  
BA in Math & Economics  
Terre Haute, IN

**David Yi Dai**

Fireman's Fund Insurance Companies  
University of Illinois  
BA in Actuarial Science  
Urbana, IL

**Sarah E. Dallmann**

EVP Advisors, Inc.  
University of Minnesota  
BS in Mathematics  
Minneapolis, MN

**Arijit Das**

Deloitte Consulting, LLP  
Indian Statistical Institute  
BS in Statistics  
MS in Statistics  
Kolkata, India

**Sean Robert Davis**

Chubb Group of Insurance Companies  
Pennsylvania State University  
BS in Actuarial Science  
State College, PA

**David H. Deacon Jr.**

The Hanover Insurance Group  
Worcester Polytechnic Institute  
BA in Mathematics  
Worcester, MA

**Belinda DeArce**

Carolina Casualty Insurance Company  
University of New Hampshire  
BS in Mathematics  
Durham, NH  
MS in Statistics  
Durham, NH

**Marcus A. Deckert**

Nautilus Insurance Group  
University of Missouri  
BS in Economics  
St. Louis, MO

**Richard Dale Derr**

Everest Reinsurance Company  
Shippensburg University  
BA in Math & Statistics  
Shippensburg, PA

**Nicole Cathryn Dikun**

GEICO  
Loyola College  
BS in Mathematical Science  
Baltimore, MD

**Cherie M. Dill**

Everest Reinsurance Company  
Bennett College  
BS in Mathematics  
Greensboro, NC  
Temple University  
MS in Actuarial Science  
Philadelphia, PA

**Thomas D'Onofrio**

The Travelers Companies, Inc.  
Bryant University  
BS in Actuarial Science  
Smithfield, RI

**Andrew J. Draper**

Rockhill Insurance Co  
Missouri University of Science and Technology  
BS in Applied Mathematics  
Rolla, MO

**Lauren N. DuBois**

Cumberland Insurance Group  
Lebanon Valley College  
BS / BA in Actuarial Science & Economics  
Annville, PA

**Jennifer Lynn Edwards**

XL Group  
Pennsylvania State University  
BS in Actuarial Science  
University Park, PA

**Michael Justin Fairchild**

XL Insurance  
Pennsylvania State University  
BA in Actuarial Science  
University Park, PA

**Daniel Enrique Fernandez**

Navigators Management Company, Inc.  
University of Pennsylvania  
BS in Actuarial Science & Finance  
Philadelphia, PA

**Jason N. Filip**

Zurich North America  
University of Illinois  
BS in Actuarial Science  
Champaign-Urbana, IL

**Ryan Yinfatt Foo**

EMC Insurance Companies  
Drake University  
BS in Actuarial Science & Accounting  
Des Moines, IA

**Lauren Rachelle Ford**

Allstate Insurance Company  
Drake University  
BS / BA in Actuarial Science & Accounting  
Des Moines, IA

# NEW ASSOCIATES ADMITTED IN MAY 2014

**Blake Jay Fuchtmann**

Berkshire Hathaway Homestate Companies  
Midland University  
BS in Math & Computer Science  
Fremont, NE

**Doupu Geng**

Amica Mutual Insurance Company  
University of Waterloo  
MSc in Operations Research  
Waterloo, ON, Canada

**Joseph T. Gerhardstein**

PURE  
University of Illinois  
BA in Finance  
Champaign, IL

**Amanda B. Gesseck**

Chubb Group of Insurance Companies  
Siena College  
BS in Actuarial Science  
Loudonville, NY

**Daniel F. Gibson**

The Oil Group of Companies  
University of Georgia  
BBA in Risk Management & Insurance  
Athens, GA

**Marina Goldovskiy**

Transatlantic Reinsurance Company  
Columbia University  
BS in Applied Mathematics  
New York, NY  
Stevens Institute of Technology  
MS in Mathematics  
Hoboken, NJ

**Stanislav I. Gotchev**

The Hartford Financial Group Inc.  
University of Connecticut  
BA in Actuarial Science  
MS in Actuarial Science  
Storrs, CT

**Gilbert Grady Jr.**

USAA  
Rose-Hulman Institute of Technology  
BS in Math & Economics  
Terre Haute, IN

**Stewart Brent Guerard**

Liberty Mutual Insurance  
McGill University  
BSc in Physiology & Mathematics  
Montréal, QC, Canada

**Ran Guo**

CSAA Insurance Group  
University of California  
BA in Statistics  
Berkeley, CA  
University of California  
MS in Statistics  
Los Angeles, CA

**Victoria Gutica**

Insurance Corporation of British Columbia  
University of British Columbia  
BS in Mathematics  
Vancouver, BC, Canada

**Charles Hammal**

Economical Mutual Insurance Group  
University of Montréal  
BA in Actuarial Science & Mathematics  
Montréal, QC, Canada

**Scott Handley**

Zurich North America  
Roosevelt University  
BS in Actuarial Science  
Chicago, IL

**Derek J. Haney**

Louisiana Citizens Property Insurance  
Corporation  
University of Mississippi  
BA in Math & Business  
Oxford, MS

**Mark William Harrison**

Assurant, Inc.  
Georgia State University  
BBA in Actuarial Science  
Atlanta, GA

**Nicholas Guy Hartmann**

Nationwide Insurance Company  
Washington University  
BA in Math & Finance  
St. Louis, MO

**Bryan James Hartwig**

Zurich North America  
Truman State University  
BS in Mathematics  
Kirksville, MO

**Michael J. Hebenstreit**

State Farm Fire & Casualty Company  
University of Illinois  
BA in Actuarial Science  
Champaign, IL

**Ben Henig**

Liberty International Underwriters  
Brandeis University  
BA in Economics & Mathematics  
Waltham, MA

**Nicholas Hinzman**

Horace Mann Companies  
Iowa State University  
BS in Mathematics  
Ames, IA

**Jing Hong**

Applied Underwriters  
University of Iowa  
Masters in Actuarial Science  
Iowa City, IA

**Wei Hsiang**

CSAA IE  
National Taiwan University  
BA in Information Management  
Taipei City, Republic of China  
University of California  
MA in Statistics  
Santa Barbara, CA

**Ruoyan Hua**

American Family Insurance Group  
East China Normal University  
BS in Actuarial Science  
Shanghai, People's Republic of China  
Georgia State University  
MS in Actuarial Science  
Atlanta, GA

**Melissa N. Huenefeldt**

Lockton Companies  
University of Central Missouri  
BS in Math & Psychology  
MS in Applied Mathematics  
Warrensburg, MO

**Pamela Hughes**

University of Pennsylvania - Wharton  
BS in Actuarial Science & Finance  
Philadelphia, PA

**Matthew R. Jahnke**

The Travelers Companies, Inc.  
University of Minnesota  
BSB in Actuarial Science & Finance  
Twin Cities, MN

**Ryan Janovitz**

Farmers Insurance Group  
University of Florida  
BS in Statistics  
Gainesville, FL

# NEW ASSOCIATES ADMITTED IN MAY 2014

## **Chad Richard Jenkins**

First Mercury Financial Corporation  
Eastern Michigan University  
BS in Math & Education  
MA in Mathematics  
Ypsilanti, MI

## **Newton Butler Jennings**

Caterpillar Financial Services  
University of Tennessee  
BS in Mathematics  
Knoxville, TN

## **Brian W. Jennings**

Zurich North America  
University of Miami  
B.Music in Music  
Coral Gables, FL

## **Timothy Paul Jensen**

Berkley Oil & Gas Specialty Services, Inc.  
Brigham Young University  
BS in Economics  
Provo, UT

## **Han Jiang**

Liberty Mutual Insurance  
Cornell University  
BA in Economics & Statistics  
Ithaca, NY

## **Virginia Jones**

Aon Global Risk Consulting  
Towson University  
BS in Math & Economics  
Towson, MD

## **Nathan Wooyung Joo**

Samsung Fire and Marine Insurance Company  
University of California  
BS in Mechanical Engineering  
Berkeley, CA  
University of Southern California  
Masters in Business Administration  
Los Angeles, CA

## **Kylie Lucinda-Marie Justo**

Liberty Mutual Insurance  
University of Connecticut  
BS in Actuarial Science  
Storrs, CT

## **Karen Allyson Kazun**

Wawanesa Mutual Insurance Company  
University of Manitoba  
BS in Actuarial Mathematics & Statistics  
Winnipeg, MB, Canada

## **Spencer David K'Burg**

SAFECO Insurance Companies  
University of Puget Sound  
BS in Mathematics  
Tacoma, WA

## **Jeffrey P. Kenia**

AIG  
Pennsylvania State University  
BS in Civil Engineering  
MBA in Marketing  
University Park, PA

## **Kyle R. Kinkade**

Zurich  
Baker University  
BS in Math & Physics  
Baldwin City, KS  
Kansas State University  
MS in Mathematics  
Manhattan, KS

## **Regina Kintana**

Liberty Mutual Insurance  
University of Texas  
BS / BA in Math & Economics  
Austin, TX

## **Kathleen M. Knudson**

Oliver Wyman Actuarial Consulting  
Lehigh University  
BA in Economics  
Bethlehem, PA

## **Kathryn Rose Koch**

Indiana Department of Insurance  
Ohio State University  
BS in Actuarial Science  
Columbus, OH

## **Julie L. Kress**

Plymouth Rock Assurance Corporation  
Bucknell University  
BS / BA in Management  
Lewisburg, PA

## **Elisa Menghua Lam**

Auto Club Group  
Michigan State University  
BA in Math & Finance  
East Lansing, MI

## **Chun Hin Lam**

Insurance Services Office, Inc.  
Stevens Institute of Technology  
BS in Computer Science  
Hoboken, NJ

## **Melanie Colleen Leavy**

FTI Consulting  
Stony Brook University  
BS in Applied Mathematics & Statistics  
MS in Applied Mathematics & Statistics  
Stony Brook, NY

## **Samantha Lee**

PricewaterhouseCoopers  
University of Pennsylvania - Wharton  
BSc in Actuarial Science & Economics  
Philadelphia, PA

## **Nicolas Lehoux**

Allstate Canada Group  
Laval University  
AS in Actuarial Science  
Québec, QC, Canada

## **Charles Wang Lei**

Ernst & Young LLP  
New York University  
BS in Actuarial Science & Finance  
New York, NY

## **David Spencer Levy**

Argo Group  
Washington University in Saint Louis  
BA in Applied Mathematics  
St. Louis, MO

## **Daochun Li**

Farmers Insurance Group  
University of California  
BA in Applied Mathematics & Statistics  
Berkeley, CA

## **Mujiao Li**

The Travelers Companies, Inc.  
Nanjing University  
BA in Urban Studies  
Nanjing, Jiangsu, People's Republic of China  
Ohio State University  
Masters in Statistics  
Columbus, OH

## **Xiuyu Li**

Texas Windstorm Insurance Association  
Shandong Institute of Business & Technology  
BS in Physics  
Jinan, Shangdong, People's Republic of China  
University of Texas  
MS in Statistics  
Austin, TX

## **Siew Gee Lim**

The Auto Club Group  
University of Michigan  
BS in Actuarial Mathematics  
Ann Arbor, MI



# NEW ASSOCIATES ADMITTED IN MAY 2014

**Jin Yuan Lin**

CSAA Insurance Group  
University of California  
BA in Economics & Statistics  
Berkeley, CA

**Charles Lindberg**

MetLife  
Utah Valley University  
BA in Mathematics  
Orem, UT

**George R. Ling**

Desjardins General Insurance Group  
University of Toronto  
BSc in Actuarial Science  
Toronto, ON, Canada

**Kimberly A. Lippincott**

Liberty Mutual Insurance  
Keene State College  
BA in Mathematics  
Keene, NH

**Baixiu Liu**

AIG  
Tianjin University  
BE in Bio Engineering  
Tianjin University, People's Republic of China  
Boston University  
Masters in Actuarial Science  
Boston, MA

**Qing Liu**

American Family Insurance Group  
Hunan University  
BS in Physics  
Changsha, Hunan, People's Republic of China  
Central Connecticut State University  
MA in Actuarial Science  
New Britain, CT

**Anson Ming Hin Lo**

RSA Canada  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

**Jennifer W. Louie**

Arch Insurance Group  
Carnegie Mellon University  
BS in Computer Science  
Pittsburgh, PA

**Andrea Lucchesi**

Desjardins Groupe d'assurances générales  
Université Laval  
BSc in Actuarial Science  
Ste-Foy, QC, Canada

**Yi Luo**

Erie Insurance Group  
Beijing Institute of Technology  
BS in Engineering  
Beijing, People's Republic of China  
University of Michigan  
MS in Industrial Engineering  
MS in Financial Engineering  
Ann Arbor, MI

**Christine Rebecka Luthi**

Liberty Mutual Insurance  
Brandeis University  
BA in Music  
Waltham, MA

**Stephanie I. Lynn**

Church Mutual Insurance Company  
University of Wisconsin  
BBA in Actuarial Science & Mathematics  
Madison, WI

**Elena G. Madden**

AIG  
Irkutsk State Technical University  
BS in Civil Engineering  
MS in Finance  
Irkutsk, Russia

**Nicholas R. Madine**

Liberty Mutual Insurance  
Xavier University  
BA in Mathematics  
Cincinnati, OH

**Cameron Dale Maffit**

Validus Holdings, Ltd.  
Georgia State University  
BBA in Actuarial Science  
Atlanta, GA

**David Mamane**

TD Insurance  
Concordia University  
BSc in Actuarial Mathematics  
Montréal, QC, Canada

**Christopher R. Manhave**

USAA P&C Insurance Company  
LeTourneau University  
BS in Mathematics  
Longview, TX

**Cyan Justina Manuel**

The Hartford Financial Group Inc.  
University of Texas  
BS / BA in Math & Economics  
Austin, TX

**Ajay Kishore Marathe**

Munich Re America, Inc.  
Brooklyn College  
BASc in Mathematics  
Brooklyn, NY  
Stevens Institute of Technology  
Masters in Information Systems  
Hoboken, NJ

**A.J. Charles Markham**

AIG  
University of Vermont  
BA in Mathematics  
Burlington, VT

**Jonathan C. McBeath**

ACE Bermuda Insurance Company, Ltd.  
University of Pennsylvania - Wharton  
BSc in Actuarial Science & Finance  
Philadelphia, PA  
Oxford University  
MSc in Applied Statistics  
Oxford, England, United Kingdom

**Eric McInturff**

Chubb Group of Insurance Companies  
Lebanon Valley College  
BS in Actuarial Science  
Annville, PA

**Megan Anne Meier**

The Hartford  
Purdue University  
BS in Actuarial Science & Statistics  
West Lafayette, IN

**Mickael Menberu**

XL Reinsurance America  
University of California  
BSc in Math & Economics  
Los Angeles, CA

**Joshua David Merck**

Deloitte Consulting, LLP  
Marymount University  
BS in Mathematics  
Arlington, VA

**Yan Miao**

Liberty Mutual Insurance  
Northwestern University  
BA in Math & Economics  
Evanston, IL

**Simon A. Michellepis**

Canada Life Reinsurance  
University of Toronto  
BSc in Actuarial Science  
Toronto, ON, Canada

# NEW ASSOCIATES ADMITTED IN MAY 2014

## **James Harold Miller**

The Travelers Companies, Inc.  
Franciscan University of Steubenville  
BS in Mathematic Sciences  
MA in Theology & Pastoral Ministry  
Steubenville, OH

## **Ari Moskowitz**

Everest Reinsurance Company  
Touro College  
BSc in Mathematics  
New York, NY

## **Matthew Joseph Murdock**

Great American Insurance Companies  
Brigham Young University  
BS in Actuarial Science  
Provo, UT

## **Joshua Jacob Newkirk**

Sentry Insurance  
University of Wisconsin  
BBA in Actuarial Science  
Madison, WI

## **Stephene Ng**

Northbridge Financial Corporation  
University of Waterloo  
BM in Actuarial Science & Statistics  
Waterloo, ON, Canada

## **Pradnya Nimkar**

Aon Risk Services, Inc.  
University of Mumbai - India  
BSc in Statistics  
Mumbai, India  
California State University  
MS in Statistics  
Hayward, CA

## **Andrew Scott Nonnweiler**

The Travelers Companies, Inc.  
University of Connecticut  
BA in Actuarial Science & Mathematics  
Storrs, CT

## **Murphy O'Hearn**

Homesite Insurance  
University of St. Thomas - St Paul  
BS in Actuarial Science  
St. Paul, MN

## **Robert Allan Olshefski**

AIG  
University of Vermont  
BA in Mathematics  
Burlington, VT

## **Billy J. Onion**

Milliman, Inc.  
University of Texas  
BS in Mathematics  
Austin, TX

## **Theodore S. Ori**

Pinnacle Actuarial Resources, Inc.  
University of Illinois  
BA in Mathematics  
Chicago, IL

## **Andrew R. Orlando**

New Jersey Manufacturers Insurance Company  
Rutgers University  
BA in Math & Statistics  
New Brunswick, NJ

## **John Wilson Orr**

Swiss Re  
University of Tulsa  
BS in Math & Economics  
Tulsa, OK  
University of Texas  
MA in Actuarial Science  
Austin, TX

## **Craig Steven Pacelli**

Chubb Group of Insurance Companies  
Rider University  
BA in English  
Lawrenceville, NJ

## **Mitchell A.J. Paden**

Perr & Knight, Inc.  
University of California  
BS in Math & Economics  
Los Angeles, CA

## **Jonathan M. Parad**

The Travelers Companies, Inc.  
Bryant University  
BS / BA in Applied Mathematics  
Smithfield, RI

## **Joshua William Parvin**

Munich Re America, Inc.  
Rowan University  
BA in Mathematics  
Glassboro, NJ

## **Cassandra L. Paulson**

Sentry Insurance  
University of Minnesota  
BS in Mathematics  
Minneapolis, MN

## **Lili Peng**

Alliant Insurance Services  
Wuhan University  
BS in Physics  
Wuhan, Hubei, People's Republic of China  
University of Iowa  
MS in Actuarial Science  
Iowa City, IA

## **Evan C. Petzoldt**

Towers Watson  
Maryville University of Saint Louis  
BS in Actuarial Science  
St. Louis, MO

## **Janette Pollard**

SGI Canada  
University of Regina - Saskatchewan  
BS in Actuarial Science  
Regina, SK, Canada

## **Kathleen M. Rahilly**

PartnerRe  
Wells College  
BA in Mathematics  
Aurora, NY

## **Sean Shiva Ramlal**

Allied World Reinsurance Company  
St. John's University  
BS in Actuarial Science  
Jamaica, NY

## **Emily J. Redder**

Michigan Professional Insurance Exchange  
Calvin College  
BA in Math & Economics  
Grand Rapids, MI

## **Haseeb Rehman**

Economical Insurance  
University of Waterloo  
Honor in Mathematics  
Waterloo, ON, Canada

## **Andrew R. Remington**

Great American Insurance Companies  
University of Cincinnati  
BA in Mathematics  
MS in Business & Quantitative Analysis  
Cincinnati, OH

## **Florian Richard**

XL Reinsurance America  
University College London  
BSc in Math & Economics  
London, United Kingdom  
University of Cambridge  
Masters in Mathematics  
Cambridge, United Kingdom

# NEW ASSOCIATES ADMITTED IN MAY 2014

**Alec J. Richards**

Liberty Mutual Insurance  
University of Connecticut  
BS in Actuarial Science  
Storrs, CT

**Steven Lawrence Rosen**

Allied World Reinsurance Company  
Florida International University  
BA in Psychology  
Miami, FL

**Andrew Michael Ruhrdanz**

Liberty Mutual Insurance  
University of Nebraska  
BS in Actuarial Science & Mathematics  
Lincoln, NE

**Drew R. Russell**

Liberty Mutual Insurance  
University of Massachusetts  
BS in Mathematics  
Amherst, MA

**Sarah Ryan**

CNA Insurance Companies  
Purdue University  
BS in Actuarial Science  
West Lafayette, IN

**Michael Salerno**

Cincinnati Insurance Company  
Miami University of Ohio  
BS in Mathematics  
MS in Mathematics  
Oxford, OH

**Keith Sanders**

Empire Insurance Group  
Brooklyn College  
BS in Finance  
Brooklyn, NY

**Nicholas Michael Schneider**

Erie Insurance Group  
University of Akron  
BA in Statistics  
Akron, OH

**Neil Schwarzenberger**

Everest Reinsurance Company  
University of Maryland  
BA in Mathematics  
Baltimore, MD

**Brian P. Scott**

TMNA Services, LLC  
University of Massachusetts  
BS / BBA in Math & Finance  
MS in Applied Mathematics  
Amherst, MA

**Scott Sellers**

CNA Insurance Companies  
University of Illinois  
BS in Actuarial Science  
Champaign-Urbana, IL

**Abigail G. Shahriyar**

RSA Canada  
Bentley College  
BS in Mathematics  
Boston, MA  
Boston University  
MA in Environmental Modeling & Analysis  
Boston, MA

**Jamie Shooks**

RiverStone Group  
Alma College  
BA in Math & Business  
Alma, MI

**Ishan S. Shukla**

Liberty Mutual Insurance  
University of Florida  
BS / BA in Business Administration & Statistics  
Gainesville, FL

**Steffen Siegel**

General Reinsurance Corporation  
University of Cologne  
Diplom in Mathematics  
Cologne, Germany  
University of Bonn  
Vordiplom in Mathematics  
Bonn, Germany

**Stephanie Marie Slowinski**

Zurich Insurance Group  
Drake University  
BS / BA in Actuarial Science  
Des Moines, IA

**Justin P. Smith**

Accident Fund Insurance Company of America  
Northern Arizona University  
BS in Mathematics  
MS in Statistics  
Flagstaff, AZ

**Robert Edward Feitt Smith**

Chubb Group of Insurance Companies  
University of Rochester  
BS in Applied Mathematics  
Rochester, NY

**Jason Thomas Smith**

Deloitte Consulting, LLP  
Pennsylvania State University  
BS in Actuarial Science  
State College, PA

**Joshua L. Spencer**

Brotherhood Mutual Insurance Company  
Ball State University  
BS in Actuarial Science & Finance  
Muncie, IN

**Blake Jonathan Stein**

XL Group  
Temple University  
BS in Chemistry  
MS in Actuarial Science  
Philadelphia, PA

**Abby L. Sternberg**

Milliman, Inc.  
Bryant University  
BS in Applied Actuarial Mathematics  
Providence, RI

**Glenn Edward Stewart**

ProAssurance Corporation  
Tennessee Technological University  
BS in Industrial Engineering  
Cookeville, TN  
University of Tennessee  
MBA in Business Administration  
Martin, TN

**Elizabeth Demmon Storm**

The Travelers Companies, Inc.  
Drake University  
BS in Actuarial Science & Finance  
Des Moines, IA

**Wenwen Sun**

Insurance Services Office, Inc.  
Wuhan University  
BA in Biology  
Wuhan, Hubei, People's Republic of China  
University of Texas  
Masters in Statistics  
Austin, TX

**Kevin W. Sutable**

AIG  
University of Waterloo  
BM in Actuarial Science & Computer Science  
Waterloo, ON, Canada

**Alexandra Alexandrova Takeva**

Liberty Mutual Insurance  
Dickinson College  
BS in Mathematics  
Carlisle, PA  
Boston University  
MS in Actuarial Science  
Boston, MA

# NEW ASSOCIATES ADMITTED IN MAY 2014

## **Cheuk Yam Tam**

Esurance  
Georgia State University  
BBA in Actuarial Science  
Atlanta, GA

## **We Lia Tan**

Swiss Re  
Drake University  
BA in Actuarial Science & Finance  
Des Moines, IA

## **Alvin Tan Jin Kuan**

Allied World Assurance Company  
Singapore Management University  
BSc in Actuarial Science  
Singapore, Singapore

## **Julie-Anne Theriault-Cauchon**

The Co-operators General Insurance Company  
Laval University  
BA in Actuarial Science  
Québec, QC, Canada

## **Lauren Ann Train**

Chubb Group of Insurance Companies  
Lebanon Valley College  
BS in Actuarial Science  
Annville, PA

## **Christina Marie Trefil**

Monitor Liability Managers  
Illinois State University  
BS in Actuarial Mathematics  
Bloomington, IL

## **Eric L. Truax**

Auto-Owners Insurance Company  
Indiana Wesleyan University  
BS in Mathematics  
Marion, IN

## **Darcie R. Truttman**

Pinnacle Actuarial Resources, Inc.  
Illinois College  
BA in Mathematics  
Jacksonville, IL  
Western Illinois University  
MS in Mathematics  
Macomb, IL

## **Christopher George Turner**

Insurance Services Office, Inc.  
The College of New Jersey  
BS in Economics  
Ewing, NJ

## **Gabriel Vachon-Marceau**

Intact Financial Corporation  
Laval University  
BA in Actuarial Science  
Québec, QC, Canada

## **Matthew Todd Veibell**

USAA  
Brigham Young University  
BS in Mathematics  
Provo, UT

## **Timothy James Walant**

The Hartford  
Bentley University  
BS in Mathematical Science  
Waltham, MA

## **Wei Wang**

Aviva Canada  
University of Waterloo  
BMATH in Actuarial Science  
Waterloo, ON, Canada

## **John Wanielista**

University of Michigan  
AS in Mathematics  
Ann Arbor, MI

## **Daniel Michael Ward**

Insurance Services Office, Inc.  
Kean University  
BA in Mathematics  
Union, NJ

## **Andrew Michael Weinecke**

GuideOne Insurance Group  
University of Wisconsin - Milwaukee  
BA in Actuarial Science & Economics  
Milwaukee, WI

## **Brian T. Wellman**

AON  
Miami University of Ohio  
BA in Math & Statistics  
Oxford, OH

## **Alex T. Wesseling**

Great American Insurance Company  
University of Louisville  
BS in Mathematics  
Louisville, KY

## **Barry Michael Wilken**

Willis North America Inc.  
University of Iowa  
BS in Actuarial Science  
Iowa City, IA

## **Katherine A. Williamson**

National Council on Compensation Insurance, Inc.  
University of Florida  
BA in Statistics  
Gainesville, FL

## **Kelly E. Witte**

GEICO  
Stevenson University  
BS in Applied Mathematics  
Stevenson, MD

## **Dennis C. Wong**

PricewaterhouseCoopers  
University of Waterloo  
Math in Actuarial Science  
Waterloo, ON, Canada

## **Melinda Etschman Woodcock**

The Republic Group  
Lebanon Valley College  
BS in Mathematics  
Annville, PA

## **Wenyuan Wu**

Liberty Mutual Insurance  
College of Wooster  
BA in Math & Economics  
Wooster, OH

## **Bihling Wu**

Starr Companies  
New York University  
BA in Actuarial Science & Finance  
New York, NY

## **Binbin Xing**

Farmers Insurance Group  
University of California  
BS / BA in Math & Economics  
Los Angeles, CA

## **Yong Kyu Yoo**

ACE Group  
Temple University  
BBA in Actuarial Science  
Philadelphia, PA

## **Jianhui Yu**

Milliman, Inc.  
Beijing Institute of Technology  
BE in Insurance  
Beijing, People's Republic of China  
Georgia State University  
MS in Statistics  
Atlanta, GA

## **Andrew Ryan Yuhasz**

Liberty Mutual Insurance  
Carnegie Mellon University  
BS in Business  
Pittsburgh, PA

# NEW ASSOCIATES ADMITTED IN MAY 2014

## **Buyi Zhang**

ACE  
Zhongshan University  
BS in Biochemistry  
Guangzhou, People's Republic of China  
St. John's University  
MS in Risk Management  
New York, NY

## **Wenyi Zhang**

Chubb Specialty Insurance  
University of California  
BA in Statistics  
Santa Barbara, CA

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

## **Tarek Saeid Alameh**

Actuscope  
Lebanese University  
MAI in Mathematics  
Hadath, Lebanon  
University of Saint Joseph  
Masters in Actuarial Science & Finance  
Mar Roukoz, Lebanon

## **William H. Alpert**

Insurance Services Office, Inc.  
St. John's University  
BS in Actuarial Science  
New York, NY

## **Eduard Alpin**

Zurich North America  
City University of New York—Baruch College  
BA in Actuarial Science  
New York, NY

## **Faizan Amlani**

Allstate Insurance Company  
Northwestern University  
BA in Math & Economics  
Evanston, IL

## **Alana Consuelo Anderson**

Endurance Specialty Holdings, Ltd.  
Spelman College  
BA in Mathematics  
Atlanta, GA  
North Carolina State University  
MS in Statistics  
Raleigh, NC

## **Jamie Lynn Anderson**

Allstate Insurance Company  
Purdue University  
BS in Actuarial Science & Statistics  
West Lafayette, IN

## **David C. Bagnoli**

Allstate Canada Group  
University of Waterloo  
BMath in Actuarial Science  
MM in Actuarial Science  
Waterloo, ON, Canada

## **Kristin E. Barrow**

Zurich Insurance Company  
DePauw University  
BA in Mathematics  
Greencastle, IN  
Illinois State University  
MS in Actuarial Science  
Normal, IL

## **Justin J. Bartoszek**

PMA Insurance Group  
Lebanon Valley College  
BS in Actuarial Science  
Annville, PA

## **Kevin D. Bell**

AIG  
University of San Francisco  
BS in Finance  
San Francisco, CA  
California State University  
MS in Statistics  
Hayward, CA  
Heriot-Watt University  
MS in Actuarial Science  
Edinburgh, Scotland, United Kingdom

## **Mary Katherine Bernard**

Towers Watson  
Kettering University  
BS in Applied Mathematics  
Flint, MI

## **Clarke D. Bjarnason**

CSE Insurance Group  
Brigham Young University  
BA in Economics  
Provo, UT  
Purdue University  
MS in Financial Economics  
West Lafayette, IN

## **Dimitry Borchenko**

Auto Club Insurance Association  
Michigan State University  
BS in Mathematics  
East Lansing, MI

## **Joshua John Brady**

American Modern Insurance Group  
Northern Illinois University  
BS in Mathematics  
Dekalb, IL  
Washington University  
Ph.D in Mathematics  
St. Louis, MO

## **Sheridan B. Buckland**

State Auto Insurance Companies  
Ohio State University  
BS in Mathematics  
MED in Math Education  
Columbus, OH



# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

**Kelda Mary Slattery Carlson**

Liberty Mutual Insurance  
Lehigh University  
BS in Finance  
Bethlehem, PA

**Jonathan William Carmine**

Liberty Mutual Insurance  
Boston College  
BA in Math & Economics  
Chestnut Hill, MA

**Maxime Carpentier**

Co-operators General Insurance Company  
Laval University  
BA in Actuarial Science  
Québec, QC, Canada

**Bradley Scott Cassmeyer**

Protective Life Corporation  
Missouri University of Science and Technology  
BS / BA in Applied Mathematics & Economics  
Rolla, MO  
Maryville College  
MS in Actuarial Science  
St. Louis, MO

**Laurna C. Castillo**

CSAA IE  
University of California  
BA in Applied Mathematics  
Berkeley, CA

**Michael Cesaro**

Towers Watson  
Lafayette College  
BA in Math & Economics  
Easton, PA

**Heidy Shuyu Chang**

AIG  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

**Han Chen**

Risk Lighthouse LLC  
Fudan University  
BA in Mathematics  
Shanghai, People's Republic of China  
Georgia State University  
Masters in Actuarial Science  
Atlanta, GA

**Xi Chen**

Ernst & Young LLP  
Peking University  
BA in Economics & Statistics  
Beijing, People's Republic of China  
Boston University  
MS in Actuarial Science  
Boston, MA

**Christian Citarella**

Towers Watson  
Colby College  
BA in Mathematics  
Waterville, ME  
Johns Hopkins University  
MA / MAT in Theoretical Math  
Baltimore, MD

**Daniel Anthony Collins**

AIG  
Georgia State University  
BBA in Actuarial Science  
Atlanta, GA

**Andrew E. Corzine**

Medical Protective  
Olivet Nazarene University  
BS in Math & Business  
Bourbonnais, IL

**Sarah Shihua Cui**

GEICO  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

**Dan William Cunningham**

National Council on Compensation Insurance, Inc.  
Fordham University  
BA in Mathematics  
Bronx, NY

**Andrew John Dalgaard**

Allstate Insurance Company  
Drake University  
BA in Actuarial Science  
Des Moines, IA

**Alexandra Decoste**

Guy Carpenter & Co. LLC  
Concordia University  
BA in Actuarial Science  
Montréal, QC, Canada

**Snezhana Todorova Dimova**

United Services Automobile Association  
University of Texas  
BA in Mathematics  
Austin, TX

**Brooke A. Engel**

National Council on Compensation Insurance, Inc.  
Columbus State University  
BS in Applied Mathematics  
Columbus, GA

**Katherine McGovern Ewald**

The Hartford  
Holy Cross College  
BA in Mathematics  
Worcester, MA

**Chunyang Fan**

Ernst & Young LLP  
University of Waterloo  
BM in Actuarial Science & Finance  
Waterloo, ON, Canada

**Gregory W. Fears Jr.**

Pinnacle Actuarial Resources, Inc.  
Carthage College  
BA in Mathematics  
Kenosha, WI

**Aaron Frederick Fezatte**

Expedia, Inc.  
Michigan State University  
BS in Math/Actuarial Science  
East Lansing, MI

**Aron Michael Fisch**

Insurance Services Office, Inc.  
Cornell University  
BS in Policy Analysis  
Ithaca, NY

**Thomas B. Fischer**

XL Group  
Pennsylvania State University  
BA in Actuarial Science  
University Park, PA

**Alex-Antoine Fortin**

University of Toronto  
University of Montréal  
BSc in Mathematics  
Montréal, QC, Canada  
University of Toronto  
MSc in Statistics  
Toronto, ON, Canada

**Brett Stuart Foster**

National Council on Compensation Insurance, Inc.  
Missouri State University  
BS in Math & Economics  
Springfield, MO

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

**Sheri C. Foster**

Meadowbrook Insurance Group  
Missouri State University  
BS in Mathematics  
Springfield, MO

**Jean-Sebastien Fournier**

Intact Financial Corporation  
Universite Laval  
BSc in Actuarial Science  
Québec, QC, Canada

**Lidia Frattaruolo**

Liberty Mutual Insurance  
Bentley College  
BA in Mathematics  
Waltham, MA

**Jon R. Fredrickson**

Farmers Insurance Group  
Brigham Young University  
BS in Mathematics  
Provo, UT

**Meghan E. Gaier**

United Guaranty Corporation  
University of South Florida  
BS in Economics  
Tampa, FL  
University of Central Florida  
MS in Statistical Computing  
Orlando, FL

**James Garbe**

ACE Group  
The College of New Jersey  
BA in Statistics  
Ewing, NJ

**Keven Grenier-Denis**

TD Insurance  
University of Québec  
BS in Actuarial Science  
Montréal, QC, Canada

**SiYao Gu**

Economical Insurance  
University of Waterloo  
BMath in Actuarial Science  
Waterloo, ON, Canada

**Erik M. Guffy**

EMC Insurance Companies  
Luther College  
BA in Economics  
Decorah, IA  
Iowa State University  
Masters in Economics  
Ames, IA

**Patrick Guillemette**

Desjardins General Insurance Group  
Laval University  
BSc in Actuarial Science  
Québec, QC, Canada

**Constantinos Hadjistephanou**

Towers Watson  
Columbia University  
MS in Actuarial Science  
New York, NY  
University of Warwick  
BS in Statistics  
London, England, United Kingdom

**Christian Thomas Hammond**

Nationwide Insurance Company  
Central College  
BA in Chemistry  
Pella, IA

**Samuel B. Hanig**

Nationwide Insurance Company  
University of California  
BS in Applied Mathematics  
Los Angeles, CA

**Andrew A. Harder**

PricewaterhouseCoopers  
Pennsylvania State University  
BS in Actuarial Science  
University Park, PA

**Aaron James Hardiek**

Berkshire Hathaway Homestate Companies  
California Polytechnic State University  
BS in Statistics  
San Luis Obispo, CA

**Thomas James Harrington**

State Farm Insurance Companies  
University of Illinois  
BA in Actuarial Science  
Champaign, IL

**Christopher A. Harris**

Auto-Owners Insurance Company  
Michigan State University  
BS in Math & Physics  
East Lansing, MI

**Joshua Tyler Havelka**

The Hanover Insurance Group  
University of Wisconsin  
BA in Actuarial Science & Finance  
Madison, WI

**Liang He**

WCB Alberta  
University of Waterloo  
BMath in Computer Science  
Waterloo, ON, Canada  
Brock University  
MSc in Computer Science  
St. Catharines, ON, Canada

**Michael Lloyd Hedstrom**

USAA P&C Insurance Company  
Western Washington University  
BA in Economics  
Bellingham, WA

**Andrew Keith Heikes**

State Farm Insurance Companies  
Illinois Wesleyan University  
BA in Math & Risk Management  
Bloomington, IL

**Garret D. Hepburn**

The Hartford  
Providence College  
BA in Mathematics  
Providence, RI

**Wayne A. Heppner**

Wawanesa Mutual Insurance Company  
University of Manitoba  
Honor in Actuarial Mathematics  
Winnipeg, MB, Canada

**Sarah Ann Hillman**

American Family Insurance Group  
Carroll College  
BA in Actuarial Science  
Waukesha, WI

**Darrin Hinman**

Swiss Re  
United States Military Academy  
BE in Mathematics  
West Point, NY

**Chet Bradley Homyak**

Milliman, Inc.  
Ohio State University  
BA in Economics  
Columbus, OH

**Steven N. Honcharik**

Wawanesa Mutual Insurance Company  
University of Manitoba  
BS in Actuarial Mathematics  
Winnipeg, MB, Canada

**Rebecca Yuming Hou**

Allianz Global Corporate & Specialty  
University of Wisconsin  
BBA in Actuarial Science  
Madison, WI

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

## **Yue Hou**

Farmers Insurance Group  
Peking University  
BA in Advertising  
Beijing, People's Republic of China  
Illinois State University  
MS in Actuarial Science  
Normal, IL

## **Jun Hu**

Indiana Farm Bureau Insurance Co.  
China Youth University for Political Science  
BA in Social Work & Administration  
Beijing, People's Republic of China  
University of Iowa  
MS in Actuarial Science  
Iowa City, IA

## **Laura Kathryn Jaroh**

Erie Insurance Group  
Pennsylvania State University  
BS in Mathematics  
State College, PA

## **Christa Janine Jenkins**

Mercury Insurance Group  
Chapman University  
BS in Mathematics  
Orange, CA

## **Bin (Chris) Jiang**

AIG  
Renmin University of China  
BA in Statistics  
Beijing, People's Republic of China  
University of Waterloo  
MM in Actuarial Science  
Waterloo, ON, Canada

## **Alex E. Jurhs**

QBE Insurance Group  
Colorado State University  
BS in Mathematics  
Fort Collins, CO

## **Daria Roumenova Kachev**

TMNA Services, LLC  
Temple University  
BBA in Actuarial Science  
Philadelphia, PA

## **Adam Jeffrey Kallin**

PricewaterhouseCoopers  
University of Florida  
BA in Finance  
Gainesville, FL

## **Ran Kan**

CSAA Insurance Group  
Peking University  
BA in Mathematics  
Beijing, People's Republic of China  
Stanford University  
Masters in Risk Management  
Stanford, CA

## **Kevin Paul Kerr**

American Modern Insurance Group  
Bradley University  
BS in Actuarial Science  
Peoria, IL

## **Alvin Hwehmin Kim**

Ernst & Young LLP  
University of California  
BS in Applied Mathematics  
Los Angeles, CA

## **Samuel M. Kloese**

Horace Mann Companies  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

## **Matthew T. Knepper**

American National Property & Casualty Co.  
ANPAC  
Missouri State University  
BS in Mathematics  
MS in Mathematics  
Springfield, MO

## **Inmo Koo**

Shelter Insurance Companies  
Yonsei  
BS in Physics  
Seoul, South Korea  
University of Iowa  
MS in Actuarial Science  
Iowa City, IA

## **John Stephen Koo Lam Tseung**

Intact Insurance Company  
University of Waterloo  
BS in Actuarial Science & Finance  
Waterloo, ON, Canada

## **Robert A. Kranz**

AIG  
State University of New York  
BS in Mathematics  
Albany, NY

## **Ekaterina Kruchinkina**

KPMG, LLP  
University of Waterloo  
BS in Actuarial Science  
Waterloo, ON, Canada

## **Anthony Kuhns**

Merlinos & Associates, Inc.  
McGill University  
BSc in Statistics  
Montréal, QC, Canada

## **Richard Christopher Lally**

Liberty Mutual Insurance  
DePaul University  
BS in Mathematics  
Chicago, IL

## **Cathine K. Lam**

Milliman, Inc.  
University of California  
BA in Economics & Statistics  
Berkeley, CA

## **Matthew S. Lasater**

Harleysville Insurance Companies  
North Carolina State University  
BS / BA in Applied Mathematics & Physics  
Ph.D in Computational Mathematics  
Raleigh, NC

## **Clifford Kin Lok Lau**

Ernst & Young LLP  
University of Waterloo  
BMATH in Actuarial Science  
Waterloo, ON, Canada

## **Kenneth Yin-Hei Lau**

Intact Financial Corporation  
University of Waterloo  
BMATH in Actuarial Science  
Waterloo, ON, Canada

## **Madeleine Lavery**

The Travelers Companies, Inc.  
University of Sherbrooke  
BSc in Mathematics  
Sherbrooke, QC, Canada

## **Kevin Tse Wing Lee**

Moody's Investors Service  
University of California  
BS in Civil Engineering  
Berkeley, CA  
Stanford University  
MS in Environmental Engineering  
MS in Management Science  
Stanford, CA

## **Kristeen Y. Lee**

Aon Corporation  
University of California  
BS / BA in Applied Mathematics & Business  
Los Angeles, CA

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

**Michael B. Lewitter**

Insurance Services Office, Inc.  
New York University  
BS in Actuarial Science & Finance  
New York, NY

**Peng Li**

The Hanover Insurance Group  
Sichuan University  
BS in Engineering  
Chengdu, Sichuan, People's Republic of China  
Boston University  
MS in Actuarial Science  
Boston, MA

**Weilin Will Li**

PricewaterhouseCoopers China  
University of Texas  
BS in Actuarial Mathematics  
Austin, TX

**Yunqin Li**

AIG  
Beijing Forestry University  
BA in Business Administration  
Beijing, People's Republic of China  
University of Iowa  
Masters in Actuarial Science  
Iowa City, IA

**Xiong Lian**

Workers' Compensation Board - Alberta  
University of Waterloo  
MM in Actuarial Science  
Waterloo, ON, Canada  
University of Calgary  
BS in Actuarial Science  
Calgary, AB, Canada

**Ryan L. Liang**

American International Company, Limited  
Baruch College  
BS in Math & Economics  
New York, NY

**Xingyun Liao**

Liberty Mutual Insurance  
Zhejiang University  
BS in Mathematics  
Hangzhou, Zhejiang, People's Republic of China  
University of Michigan  
MS in Actuarial Science  
Ann Arbor, MI

**Chihfan Flora Liu**

CalOptima  
Soochow University  
BA in Business & Mathematics  
Taipei, Republic of China  
Florida Atlantic University  
MS in Mathematics  
Boca Raton, FL

**Jin Liu**

AIG  
University of Paris VII  
BS / MS in Biochemistry  
Paris, France  
Columbia University  
MS in Actuarial Science  
New York, NY

**Brian J. Lock**

RLI Insurance Company  
Bradley University  
BS in Actuarial Science  
Peoria, IL

**Mark Jesse Lockwood**

State Farm Insurance Companies  
Olivet Nazarene University  
BS in Actuarial Science & Mathematics  
Bourbonnais, IL

**Emily Lyster Lowery**

CNA Insurance Companies  
Drake University  
BS / BA in Actuarial Science & Accounting  
Des Moines, IA

**Tara Nicole Malinowski**

MetLife Auto & Home  
Bryant University  
BS / BA in Applied Sciences  
Smithfield, RI

**Matthew G. Malusa**

KPMG, LLP  
Lehigh University  
BA in Mathematics  
Bethlehem, PA

**Robert L. Markwell**

Westfield Insurance  
Case Western Reserve University  
BS in Mathematics  
Cleveland, OH

**Antoine Marquis**

TD Insurance  
University of Québec  
BS in Actuarial Science  
Montréal, QC, Canada

**Philip B. Marsel**

Towers Watson  
Tufts University  
BA in Mathematics  
Medford, MA  
Louisiana State University  
MS in Mathematics  
Baton Rouge, LA

**Kimberly Marie Marxkors**

American Home Shield  
Missouri State University  
BS in Mathematics  
Springfield, MO

**Charlotte Paige McAuliffe**

CapSpecialty  
Worcester Polytechnic Institute  
BS in Actuarial Mathematics  
Worcester, MA

**David James McFarland**

Jewelers Mutual Insurance Co.  
Columbus State University  
BS in Applied Mathematics  
Columbus, GA

**Rene Menard-Kilrane**

Liberty Insurance Companies  
University of Québec  
AS in Actuarial Science  
Montréal, QC, Canada

**Robert Lazar Midgette**

Everest Reinsurance Company  
Pennsylvania State University  
BS in Mathematics  
University Park, PA

**Steven T. Miller**

Nationwide Insurance Company  
Drake University  
BS in Actuarial Science & Accounting  
Des Moines, IA

**Brett Moberg**

Insurance Services Office, Inc.  
University of Rochester  
BA in Mathematics  
Rochester, NY

**John T. Montgomery**

Pinnacle Actuarial Resources, Inc.  
Purdue University  
BS in Math & Statistics  
West Lafayette, IN  
Ball State University  
MA in Actuarial Science  
Muncie, IN

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

## **Michelle Marie Moriarty**

Specialty Risk Services  
University of Illinois  
BS in Statistics  
Chicago, IL

## **Megan Marie Morris**

SGI Canada  
University of Regina  
BS in Actuarial Science  
Regina, SK, Canada

## **James W. Morse**

EMC Insurance Companies  
University of Illinois  
BS in Actuarial Science  
Urbana, IL

## **Douglas Franklin Moses**

PricewaterhouseCoopers  
University of Illinois  
BS in Actuarial Science & Mathematics  
Champaign, IL

## **Matthew E. Olson**

Allstate Insurance Company  
Illinois State University  
BA in Actuarial Science  
Normal, IL

## **Patrick James Orndorf**

Chubb Group of Insurance Companies  
Lebanon Valley College  
BA in Actuarial Mathematics & Statistics  
Annville, PA

## **Kyle Scott Osborne**

Liberty Mutual Insurance  
University of Louisville  
BS / BA in Math & Economics  
Louisville, KY

## **Andrew D. Otto**

Liberty International Underwriters  
Pennsylvania State University  
BS in Mathematics  
University Park, PA

## **Lisa Marie Pankau**

Liberty Mutual Insurance  
Illinois State University  
BS in Actuarial Science  
Normal, IL

## **Stephen Kihyun Park**

Aon Risk Consultants, Inc.  
University of California  
BA in Economics  
Irvine, CA

## **Andrew Winston Parr**

Munich Reinsurance Company  
Pennsylvania State University  
BS in Actuarial Science  
University Park, PA

## **Wilnex Canes Paul**

Munich Re America, Inc  
St. John's University  
BS in Actuarial Science  
Jamaica, NY

## **Rebecca Ann Peterson**

Ameriprise Auto & Home Insurance  
Concordia University Wisconsin  
BS in Actuarial Science  
MBA in Risk Management  
Mequon, WI

## **Pauline E. Philip**

AIG  
Institute of Education  
PGCE in Secondary Education  
London, England, United Kingdom  
London School of Economics  
BSc in Math & Economics  
London, England, United Kingdom

## **Christopher David Pirk**

United Services Automobile Association  
University of Minnesota  
BS in Aerospace Engineering  
Minneapolis, MN  
Embry Riddle Aeronautical University  
Masters in Aeronautical Science  
Daytona Beach, FL

## **William Joseph Pitts**

Amica Mutual Insurance Company  
Bryant University  
BA in Actuarial Science  
Smithfield, RI

## **Sarah Power**

TD Assurance  
Universite Laval  
BA in Actuarial Science  
Québec, QC, Canada

## **Forrest Milton Preston**

SAFECO Insurance Companies  
University of Washington  
BS in Math & Economics  
Seattle, WA

## **Nicholas James Principe**

Towers Watson  
University of Pennsylvania  
BS in Economics  
Philadelphia, PA

## **Selena Elisabeth Ransom**

Amerisure Insurance Group  
Michigan State University  
BS in Statistics  
East Lansing, MI

## **Andrew Wade Raynes**

AON  
Pennsylvania State University  
BS in Actuarial Science  
University City, PA

## **Nadejda G. Raynova**

Perr & Knight, Inc.  
Sofia University  
MSc in Mathematics  
Sofia, Bulgaria

## **Peter Joseph Reggiannini**

Liberty Mutual Insurance  
Bryant University  
BA in Actuarial Science  
Smithfield, RI

## **Christopher J. Reynolds**

SCOR Reinsurance  
University of Illinois  
BS in Actuarial Science  
Urbana, IL

## **Peter J. Riihiluoma**

ACE Tempest Reinsurance  
Wharton University of Pennsylvania  
BS in Economics  
Philadelphia, PA

## **Danielle Rinaldi**

Chubb Group of Insurance Companies  
The College of New Jersey  
BA in Mathematics  
Ewing, NJ

## **Vanessa Robinson**

The Philadelphia Contributionship  
University of Delaware  
BA in Math Education  
Newark, DE

## **Brent M. Rossman**

Grange Insurance Companies  
Mount Vernon Nazarene University  
BA in Math & Finance  
Mount Vernon, OH

## **Mary L. Rothlisberger**

American Pet Insurance Company  
University of Washington  
BS in Math & Economics  
Seattle, WA



# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

**Ryan R. Samaratunga**

Economical Insurance  
University of Pennsylvania  
BSc in Actuarial Science  
Philadelphia, PA  
University of Waterloo  
MM in Actuarial Science  
Waterloo, ON, Canada

**Cheng Khang Saw**

Nationwide Insurance Company  
Drake University  
BS in Actuarial Science & Finance  
Des Moines, IA

**Dionne M. Schaaffe**

Milliman, Inc.  
University of the West Indies  
BSc in Mathematics  
Mona, Jamaica  
Baruch College  
MBA in Information Systems  
New York, NY

**Marc Christopher Schmidt**

The Travelers Companies, Inc.  
Pepperdine University  
BS in Mathematics  
Malibu, CA

**Jonathan William Schroeder**

Fireman's Fund Insurance Companies  
University of Illinois  
BS in Actuarial Science  
Champaign, IL

**Jon N. Schultz**

AIG  
College of William & Mary  
BA in Political Science  
Williamsburg, VA  
George Mason University  
MPP in Public Policy  
Arlington, VA

**Samuel Palley Segal**

Accident Compensation Corporation  
Tufts University  
BS in Math & Economics  
Medford, MA

**Sital Vipin Shah**

PricewaterhouseCoopers  
University of Waterloo  
BM in Actuarial Science & Finance  
Waterloo, ON, Canada

**Jenna Ann Shatek**

The Travelers Companies, Inc.  
University of Iowa  
BA in Actuarial Science  
Iowa City, IA

**Hua Shi**

Economical Insurance  
University of Waterloo  
BA in Actuarial Science & Statistics  
Waterloo, ON, Canada

**Jaehong Danny Shin**

Odyssey Reinsurance Company  
University of Waterloo  
Math in Actuarial Science & Statistics  
Waterloo, ON, Canada

**Jason Thomas Shook**

Oliver Wyman Actuarial Consulting  
Lebanon Valley College  
BS in Actuarial Science  
Annville, PA

**Ian MacKenzie Sims**

State Farm Insurance Companies  
Central Washington University  
BS in Mathematics  
Ellensburg, WA

**Molly Smith**

GEICO  
The Catholic University of America  
BA in Mathematics  
Washington, DC

**Gregory Murphy Sollenberger**

Horace Mann Companies  
Western Illinois University  
BS in Physics  
Macomb, IL  
Ohio State University  
MS in Physics  
Columbus, OH

**Alan Speed**

Actuarial Research Group  
University of Texas  
BBA in Business  
Austin, TX  
University of Houston  
MBA in Statistics  
Houston, TX

**Erin L. Svec**

Zurich  
Bradley University  
BS in Actuarial Science & Business  
Peoria, IL

**Firoozeh Talebian**

Intact Insurance Company  
University of Toronto  
BS in Actuarial Science  
Toronto, ON, Canada

**Chao Tan**

GuideOne Insurance Group  
Nanjing University  
BS in Physics  
Nanjing, Jiangsu, People's Republic of China  
University of Iowa  
MS in Actuarial Science  
Iowa City, IA

**Jia Wen Tan**

PricewaterhouseCoopers  
Drake University  
BS in Actuarial Science & Finance  
Des Moines, IA

**Tilia G. Tanner**

AIG  
William Paterson University  
BA in Mathematics  
Wayne, NJ  
Columbia University  
MS in Actuarial Science  
New York, NY

**Qian Tao**

China Property & Casualty Reinsurance Corp  
Renmin University of China  
BA in Statistics  
Masters in Actuarial Science  
Beijing, People's Republic of China

**Jayson Taylor**

QBE North America  
University of Florida  
BA in Business Administration & Statistics  
Gainesville, FL

**Yi-Wei Teo**

Liberty Mutual Insurance  
University of Illinois  
BS in Computer Engineering  
MS in Applied Mathematics  
Champaign, IL

**Michelle Terriquez**

Zurich North America  
University of Missouri  
BS in Industrial Engineering  
Masters in Business Administration  
Columbia, MO

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

## **Laura M. Thomas**

ACE Group  
Shippensburg University  
BS in Physics Education  
Shippensburg, PA  
Embry Riddle Aeronautical University  
MS in Engineering Physics  
Daytona Beach, FL

## **Andrew Bond Thompson**

The Travelers Companies, Inc.  
University of Connecticut  
BA in Actuarial Science  
Storrs, CT

## **Terrie Marcus Tin**

Liberty Mutual Insurance  
University of Michigan  
BS / BBA in Actuarial Mathematics & Business  
Ann Arbor, MI

## **David Claudio Tolusso**

Economical Mutual Insurance Group  
University of Manitoba  
BSc in Statistics  
Winnipeg, MB, Canada  
University of Waterloo  
Ph.D in Biostatistics  
Waterloo, ON, Canada

## **Annie-Claude Toupin**

Co-operators General Insurance Company  
Universite Laval  
BA in Actuarial Science  
Québec, QC, Canada

## **Keven Trottier**

SSQ, Life Insurance Company Inc.  
Cegep de Ste-Foy  
DEC in Natural Science  
Québec, QC, Canada  
Laval University  
BAC in Actuarial Science  
Québec, QC, Canada

## **Bradley Alan Tumbleston**

The RiverStone Group  
University of Florida  
BA in Philosophy  
BS in Mathematics  
Gainesville, FL

## **Emily Helen Turek**

AIG  
Skidmore College  
BA in Mathematics  
Saratoga Springs, NY

## **Timothy Cameron Vosicky**

Milliman, Inc.  
University of Illinois  
BA in Actuarial Science  
Urbana-Champaign, IL

## **Hung Vi Vuong**

KPMG, LLP  
Pennsylvania State University  
BS in Actuarial Science  
University Park, PA

## **Julie Caroline Wagner**

XL Insurance America Ltd  
Villanova University  
BS in Mathematics  
Villanova, PA

## **Alisa Havens Walch**

University of Texas at Austin  
Texas Christian University  
BA in Mathematics  
Ft. Worth, TX  
University of Texas  
MA in Actuarial Science  
Austin, TX

## **Huijun Wang**

GEICO  
Sichuan University  
BA in Economics  
Chengdu, Sichuan, People's Republic of China  
American University  
MS in Statistics  
Washington, DC

## **Ludwig Steven Wasik**

Fireman's Fund Insurance Companies  
Carnegie Mellon University  
BS in Electrical & Computer Engineering  
MS in Statistics  
Pittsburgh, PA

## **Amanda C. Weihe**

USAA  
University of Illinois  
BA in Actuarial Science  
Urbana-Champaign, IL

## **Mark S. Weihs**

Scottsdale Insurance Company  
Central Michigan University  
BS in Mathematics  
Mt. Pleasant, MI  
Northern Arizona University  
MA in Math Education  
Flagstaff, AZ

## **Carly Williams**

The Hartford  
University of Connecticut  
BS in Applied Mathematics  
MS in Mathematics  
Storrs, CT

## **Dana L. Winkler**

Bickmore & Associates  
University of Alaska  
BA in Finance  
Fairbanks, AK  
Arizona State University  
Masters in Business Administration  
Tempe, AZ

## **Todd F. Witte**

Canal Insurance Company  
Wabash College  
BA in Math & English  
Crawfordsville, IN  
Ohio State University  
MA in English  
Columbus, OH

## **David M. Wolpov**

JM Family Enterprises Inc.  
University of Pennsylvania  
BS / BA in Math & Economics  
Philadelphia, PA  
University of Maryland  
MBA in Information Systems  
College Park, MD

## **Bo Wu**

Farmers Insurance Group  
University of Western Ontario  
BA in Actuarial Science  
Ontario, ON, Canada

## **Yun Wu**

The Travelers Companies, Inc.  
Fudan University  
BA in Economics  
Shanghai, People's Republic of China  
University of Rochester  
Masters in Management  
Rochester, NY

## **Zhengzheng Yang**

Desjardins General Insurance Group  
University of Waterloo  
BM in Actuarial Science  
Waterloo, ON, Canada

## **Simon Ying**

Willis Re, Inc.  
New York University  
BA in Actuarial Science  
New York, NY

# NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

**Gabriel Ronald Young**

PricewaterhouseCoopers  
Georgia Institute of Technology  
BS in Industrial Engineering  
Atlanta, GA

**Hengyu Yuan**

Everest Reinsurance Company  
University of California  
BA in Math & Economics  
Los Angeles, CA  
University of Southern California  
MS in Applied Mathematics  
Los Angeles, CA

**Diana Zaidlin**

Desjardins General Insurance Group  
University of Toronto  
BSc in Actuarial Science  
Toronto, ON, Canada

**Feng Zhang**

Deloitte Consulting, LLP  
Xi'an Jiaotong University  
BA in English  
Xi'an, Shannxi, People's Republic of China  
University of Georgia  
Ph.D in Applied Economics  
Athens, GA

**Maijaleena Zimmerman**

Argo Group  
University of Oregon  
BA in Mathematics  
Eugene, OR

## CHARTERED ENTERPRISE RISK ANALYSTS

**Gerald S. Kirschner, FCAS**

AIG Property Casualty

**Pierre Guy Laurin, FCAS**

Towers Watson

**Donald F. Mango, FCAS**

Guy Carpenter & Co. LLC

**Steven Carl Rominske, FCAS**

Church Mutual Insurance Company

**Jeremy D. Shoemaker, FCAS**

AIG

**Michael Ian Solomon, FCAS**

James N. Stanard, FCAS

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#### New Fellows

Anusha Anantharaju  
Marco Baratta  
Hui Ying Chin  
Joshua DeLong  
Patrick Ford  
Paul Giangregorio  
Lauren Goldstein  
Adam Kinson  
Garret Larson  
Sophia Lee  
Elchanan Levy  
Kyle McDermott  
Michael Miniaci  
Marquis Moehring  
Rachel Paten  
Rebecca Pettingell  
Matthew Phillips  
Stephen Roll  
Kristen Seitz  
Amanda Smith  
Brett Stocks  
Bryan Takvorian  
Matthew Willms  
Randall Xayachack  
Junkai Xu  
Jin Zhang  
Thomas Ziniti

#### New Associates

Elena Blagojevic  
Kelda Carlson  
Jonathan Carmine  
Vasilis Dikeakos  
Lidia Frattaruolo  
Stewart Guerard  
Ben Henig  
Han Jiang  
Kylie Justo  
Spencer K'Burg  
Regina Kintana  
Richard Lally  
Xingyun Liao  
Kimberly Lippincott  
Christine Luthi  
Stephanie Lynn  
Nicholas Madine  
Yan Miao  
Kyle Osborne  
Andrew Otto  
Lisa Pankau  
Forrest Preston  
Peter Reggiannini  
Alec Richards  
Andrew Ruhrdanz  
Drew Russell  
Ishan Shukla  
Alexandra Takeva  
Yi-Wei Teo  
Terrie Tin  
Wenyuan Wu  
Andrew Yuhasz



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Liberty Mutual Insurance is an equal opportunity employer. We acknowledge, welcome, and accept the differences that each employee brings to the workplace.

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-14: Environmental Intelligence: Making the Best Use of Publicly Available Data and Information

**Meeting Room:** Concourse A

**Theme:** Big Data

The session will begin with a presentation about how the federal government is making data and information more useful and accessible and a demonstration of NOAA's environmental intelligence data and other tools such as those available through DigitalCoast and Climate.gov. This will be followed by a progress report on the Actuaries Climate Index (ACI), which is expected to be rolled out by the Climate Change Committee by early next year.

Panelists: Margaret Davidson, Doug Collins

## C-20: How to Think Like a Futurist

**Meeting Room:** Murray Hill

**Theme:** Business Skills

How does a person think about—and prepare for—change? In this stimulating concurrent session, global futurist Jack Uldrich will take much of the guesswork out of this question by outlining for CAS members a series of tangible ideas and concrete actions they can take today in order to “future-proof” themselves against tomorrow's tides of change.

Moderator: Beverly Phillips

Speaker: Jack Uldrich

## C-21: Hydrofracking: Risks and Rewards

**Meeting Room:** Gramercy West

**Theme:** Emerging Issues

At this session, attendees will hear insurance and legal perspectives. The session will start with an overview of hydrofracking, presented by an expert in fracking, which will give a reinsurer's perspective, and will discuss how hydrofracking has changed over the years. Attendees will then hear about the personal lines coverages available.

Panelists: Marc Voses, Gregory Hoffnagle, Robert Weireter

## C-28: A Model for University Engagement

**Meeting Room:** Morgan

**Theme:** CAS

Highlights of the unique student engagement event held at Illinois State will be examined to show how this program could be a model for the future. In this session the panel will discuss the planning, execution, and results of the event so that a broad array of CAS members will learn how to implement similar events and thus help accomplish this aspect of the CAS strategic plan.

Moderator: Aaron Hillebrandt

Panelists: Joseph A. Herbers, Darcie Truttmann, Krzysztof M. Ostaszewski



# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-36: The Role of Government Insurance Programs in Medical Professional Liability Insurance

**Meeting Room: Madison**

**Theme: General**

A wide variety of government insurance mechanisms are used in medical professional liability insurance. These include joint underwriting associations, insurers of last resort, patient compensation funds (PCFs), and birth-related neurological injury compensation programs (birth funds). This session will examine the goals and design features of the various types of programs, as well as the impact they have on the availability and affordability of coverage in the states they serve.

Moderator/Panelist: Robert J. Walling

Panelist: Theodore Zubulake

## C-38: Survey Says—Professionalism Edition

**Meeting Room: Beekman (Not Recorded; Repeated on Tuesday morning)**

**Theme: Professionalism**

A number of actuaries was surveyed on professionalism questions; can you guess what they said? Come refresh your knowledge of actuarial professionalism in this interactive session! This trivia game will cover a number of topics, helping you determine what you know and what you might want to review. Who said professionalism can't be fun? This session may count as professional continuing education.

Moderator/Panelist: Rebecca Williams

Panelists: Jeffrey Casaday, Ryan Hartman, Terry Klodnicki

## P-1: Original Research Published in *Variance*: Reserving and Risk Management Models

**Meeting Room: Clinton (Not Recorded)**

**Theme: Research**

Two papers will be presented: "A Flexible Framework for Stochastic Reserving Models" and "Interval Estimation for Bivariate  $t$  Copulas via Kendall's Tau." Authors will be available for questions.

Panelists: Roger M. Hayne, Liang Peng

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## TUESDAY, NOVEMBER 11, 2014

8:00 a.m. – 9:30 a.m.

### G-2: History of Property/Casualty Actuarial Work—Ratemaking (1914 - 2014)

**Meeting Room:** West Ballroom Suite

#### **Theme:** Ratemaking

This session provides a survey of where we've been, where we are, and where we're going. It opens with our panelists discussing the paramount issues of the first 100 years and how they evolved and the part the CAS pioneers played. The session will conclude with a discussion of long-term emergent issues, including climate change, new technologies such as autonomous and flying automobiles, and the possibility of insurance becoming federally regulated.

Moderator: Mavis A. Walters

Panelists: Glenn G. Meyers, David G. Hartman, Roger M. Hayne

### G-3: Reserving for the Next 100 Years—Thinking outside the Triangle

**Meeting Room:** East Ballroom Suite

#### **Theme:** Reserving

What would the actuarial profession do if we had never estimated reserves before and faced a blank sheet of paper today? The panelists will share some ideas from areas such finance and social sciences. They will introduce you to Thomas Bayes and how his theorem can be applied to our problems. They will look at the social sciences and draw conclusions about latent variables that are not directly observable, which may help us incorporate market cycles.

Moderator/Panelist: Jessica Leong

Panelists: Donald Mango, James Guszcz, David Clark

## TUESDAY, NOVEMBER 11, 2014

10:00 a.m. – 11:30 a.m.

### C-7: CAS & You for New Fellows

**Meeting Room:** Morgan (Not Recorded)

#### **Theme:** CAS

As a new Fellow, do you know the mission of the CAS, its history, or governance structure? Are you familiar with the member services available from the CAS? Members of the New Members Committee will provide this information and more. Here you will find information about the additional personal development and enrichment available through the many CAS volunteer opportunities.

Moderator: Matt Caruso

Panelists: Shane Barnes, Adina Erdfarb, Kimberly Walker, Kathryn Walker

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-15: Estimating Reserve Variability: Why Bother?

**Meeting Room: Regent (Not Recorded; Repeated on Tuesday afternoon)**

### **Theme: Reserving**

Using a case study, the panelists will demonstrate why using only Mack is not advisable. They will show how estimating reserve variability can (and should) become an integral part of your reserving processes, and they will illustrate the added benefits of sharing your variability estimates with your company management. Further, these estimates can and do support stress and scenario testing for your Own Risk and Solvency Assessment process (ORSA).

Moderator: Jeffrey Courchene

Panelists: Mark Shapland, Alietia Caughron, Mike Schmitz

## C-17: Executive Presence

**Meeting Room: Concourse A (Not Recorded, Repeated on Tuesday afternoon)**

### **Theme: Business Skills**

Do others perceive you as a leader? Sandra Scharf will show you how to identify and embody the Executive Presence (EP) that you need to succeed. You can have the experience and qualifications of a leader, but without Executive Presence, you won't advance. Filled with eye-opening insights, analysis, examples, and practical advice for both men and women, Executive Presence will help you make the leap from working like an executive to feeling like an executive.

Moderator: Beverly Phillips

Speaker: Sandra Scharf

## C-19: Homeowner's Telematics

**Meeting Room: Madison (Repeated on Monday morning)**

### **Theme: Emerging Ideas**

Will telematics be adopted as quickly in the home as they were in the automobile? This session will explore a few notable, major differences between them. What are some of the challenges the homeowners insurance industry will face in adopting the use of telematics? Are there new regulatory or privacy concerns? What can be collected now and what is in the works? How much does it cost and how will consumers be incented to install? These and other questions will be addressed.

Moderator: David Cummings

Panelists: Stephen Lekas, Mike Patterson, Ro Srey

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-22: Insights and Advice from Chief Actuaries

**Meeting Room:** Sutton North/Sutton Center

**Theme:** General

This an informal session with chief actuaries will discuss challenges faced by the insurance industry, in general, and actuaries, in particular, and how these challenges can be addressed. The panel discussion will cover the role of chief actuaries, company organization, how to remain relevant, actuarial best practices, challenges, and recent significant changes.

Moderator: Raji Bhagavatula

Panelists: Smitesh Davé, Susan L. Cross, Stuart M. Shepley

## C-23: An Introduction to Predictive Modeling

**Meeting Room:** Nassau East (Repeated on Wednesday morning)

**Theme:** Modeling

Learn about the basic steps of building, validating, and implementing a predictive model from three important viewpoints: the practitioner, the manager/executive, and the regulator. The practitioner needs to know how to specify, refine, and validate a predictive model. The manager/executive must know what important considerations to keep in mind when embarking on a modeling project and evaluating results. Learn what the regulator looks for when evaluating a plan constructed using predictive models.

Moderator: John L. Baldan

Panelists: Dan Tevet, Anand Khare

## C-27: Migrating to the Next Generation of Analytics: Logistic Models vs. Machine Learning Techniques

**Meeting Room:** Nassau West (Not Recorded; Repeated on Monday morning)

**Theme:** Modeling

Presenters will provide practical examples of ways predictive modeling can be used in the inspection decision process, as well as advice on improving the perception towards home inspections. A group exercise on real-world problem solving will be conducted. Audience will have the opportunity to practice the trade-off in decision-making process.

Moderator: Samantha Steiner

Panelists: Nan (Jenny) Zhang, Drew Lawyer

# GENERAL AND CONCURRENT SESSIONS

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## **C-29: NCCI Studies: Excess Loss Factors and Unexpected Impact of Workers' Compensation Medical Fee Schedules**

**Meeting Room: Beekman (Not Recorded)**

**Theme: Workers' Compensation**

NCCI will present two recent studies. Tom Daley will review the new and significantly enhanced NCCI methodology for estimating workers' compensation excess losses and its impact on excess loss factors. Barry Lipton will follow with a recent study on workers' compensation fee schedules.

Moderator/Panelist: Barry Lipton

Panelist: Thomas V. Daley

## **C-34: Ride Sharing and the Impact on the Private Passenger Automobile Insurance Industry**

**Meeting Room: Clinton (Repeated on Monday morning)**

**Theme: Emerging Issues**

Ride-sharing services are growing and states are concerned about the insurance gap between the driver's personal automobile coverage and the transportation network company's commercial excess insurance. This session will discuss the insurance gap, current state regulations and the increase in personal automobile insurance exposure.

Moderator: LeRoy Boison

Panelists: Laura A. Maxwell, Diana Lee

## **C-38: Survey Says—Professionalism Edition**

**Meeting Room: Sutton South (Not Recorded; Repeated on Monday afternoon)**

**Theme: Professionalism**

A number of actuaries was surveyed on professionalism questions. Can you guess what they said? Come refresh your knowledge of actuarial professionalism in this interactive session! This trivia game will cover a number of topics, helping you determine what you know and what you might want to review. Who said professionalism can't be fun? This session may count as professional continuing education.

Moderator/Panelist: Rebecca Williams

Panelists: Jeffrey Casaday, Ryan Hartman, Terry Klodnicki



# GENERAL AND CONCURRENT SESSIONS

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## C-40: Trends in Insurance M&A – Reading the Tea Leaves

**Meeting Room: Gibson**

**Theme: Emerging Issues**

In this session, three insurance mergers and acquisition (M&A) experts will discuss current trends in insurance M&A to discern patterns changing the insurance industry. An insurance analyst covering M&A, a runoff professional, and an attorney with experience in many M&A transactions will shed light on both macro trends and ground-level realities that buyers and sellers face. Panelists will help “read the tea leaves” and limn a picture of tomorrow’s insurance industry.

Moderator/Panelist: Jerry Theodorou

Panelists: Michael Terelmes, Geoffrey Etherington

## P-2: Original Research Published in *Variance*: Data Patterns and Risk Pricing

**Meeting Room: Bryant**

**Theme: Research**

Two papers will be presented: “Interpolation Along a Curve” and “Case Studies Using Credibility and Corrected Adaptively Truncated Likelihood Methods. Authors will be available for questions.

Panelists: Joseph Boor, Vytautas Brazauskas, Harald Dornheim

## TUESDAY, NOVEMBER 11, 2014

1:00 p.m. – 2:30 p.m.

## C-2: Alternative Capital and the Evolution of Risk Transfer

**Meeting Room: Nassau East (Not Recorded)**

**Theme: Risk Capital**

This session will examine historical examples of “destructive innovation” in the financial industry. The panelists will evaluate the capital impact of a significant catastrophic stress event to the reinsurance/ILS market and compare this with the experience of other financial market securities in past stress events. Lastly, they will examine how alternative capital opens up opportunities to grow insurance demand globally. Recommended reading, particularly pages 38-43, can be accessed at <https://www.citivelocity.com/citigps/ReportSeries.action?recordId=25>.

Moderator: Emily C. Gilde

Panelists: Parr Schoolman, Aaron C. Koch, Todd Bault



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# GENERAL AND CONCURRENT SESSIONS

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## C-3: Applications of Price Optimization: Rate-Capping Strategies for a Changing Market

**Meeting Room:** Madison (Repeated on Monday afternoon)

### **Theme:** Pricing

This session will review some of the fundamental principles of price optimization and focus on its application specifically to rate-capping strategies. The panelists will explore various rate-capping strategies and structures and offer a more scientifically based capping strategy, via price optimization, that may help companies to introduce more accurate pricing and better manage their customer base.

Moderator/Panelist: Reuven Shnaps

Panelist: Somil Jain

## C-4: Auto Insurance Telematics: Where the Data Meets the Road

**Meeting Room:** Clinton (Repeated on Monday afternoon)

### **Theme:** Emerging Ideas

A growing number of auto carriers are monitoring driver performance for usage-based insurance policy underwriting and pricing—a trend likely to accelerate as more carriers gather telematics data via smartphone apps rather than devices installed in vehicles. What obstacles might insurers face in profitably leveraging telematics data while overcoming consumer, technological, and regulatory concerns?

Moderator/Panelist: Sam Friedman

Panelists: John Lucker, Jim Weiss

## C-9: The Challenges of Pricing International Business

**Meeting Room:** Beekman

### **Theme:** international

This session, which will be conducted as a roundtable discussion among the panelists, will give attendees an overview of the issues actuaries face in pricing property-casualty insurance business in countries outside the United States. Attendees will gain a basic understanding of how the international property-casualty insurance market works and some of the specific challenges actuaries face in pricing this business.

Moderator: Scott J. Swanay

Panelists: Laura A. Stevens, Alfred Bergbauer, Esther Becker, Michael Rodgers

# GENERAL AND CONCURRENT SESSIONS

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## C-12: Demographic Trends and the Impact on P&C Insurance

**Meeting Room:** Sutton North/Sutton Center

**Theme:** Emerging Issues

The U.S. consumer market is undergoing significant change in its social and economic structure with far-reaching implications. An analysis of the changing U.S. consumer base affords personal lines insurers not only a look at the needs and preferences of today's client (or target) but also provides insight into possible fundamental shifts that may emerge in the personal lines insurance market.

Moderator: Brian Brown

Speakers: Stephan Christiansen, Rick Marchetti

## C-15: Estimating Reserve Variability: Why Bother?

**Meeting Room:** Regent (Not Recorded; Repeated on Tuesday morning)

**Theme:** Reserving

Using a case study the panelists will demonstrate why using only Mack is not advisable. They will show how estimating reserve variability can (and should) become an integral part of your reserving processes, and they will illustrate the added benefits of sharing your variability estimates with your company management. Further, these estimates can and do support stress and scenario testing for your Own Risk and Solvency Assessment process (ORSA).

Panelists: Mark Shapland, Alietia Caughron, Mike Schmitz

## C-16: Exams: The Journey from Student to Fellow

**Meeting Room:** Bryant

**Theme:** CAS

Actuaries from different generations will share the unique experiences they went through during the exam process, from before they started taking exams up until Fellowship and beyond. During the session, attendees will have the chance to share their personal experiences as well. At the end of the session, the chair of the CAS Examination Committee will briefly discuss how the current goals of the committee will end up shaping this journey in the future.

Moderator/Panelist: Steven Armstrong

Panelists: Allan Kaufman, Shawna Ackerman, Adam Sturt

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-17: Executive Presence

**Meeting Room: Concourse A (Not Recorded, Repeated on Tuesday morning)**

### **Theme: Business Skills**

Do others perceive you as a leader? Sandra Scharf, will show you how to identify and embody the Executive Presence (EP) that you need to succeed. You can have the experience and qualifications of a leader, but without executive presence, you won't advance. Filled with eye-opening insights, analysis, examples, and practical advice for both men and women, Executive Presence will help you make the leap from working like an executive to feeling like an executive.

Moderator: Beverly Phillips

Speaker: Sandra Scharf

## C-25: Medical Professional Liability—Caught in the Crosshairs

**Meeting Room: Nassau West**

### **Theme: Emerging Issues**

Medical professional liability (MPL) writers are facing a decreasing market due to provider consolidation, rate pressures due to competition, and other uncertainties of health care reform. This session will explore the developments and trends of the last decade, prospective uncertainties in the near future, and other challenges facing MPL insurers, including defense cost severities, frequency, and the progress (or lack) of tort reform.

Moderator/Panelist: Anne Petrides

Panelists: James D. Kunce, Jeff Smith, Susan J. Forray

## C-31: Predictive Analytics in P&C insurance

**Meeting Room: Sutton South (Repeated on Wednesday morning)**

### **Theme: Modeling**

How can advances in predictive modeling be used to better understand the latest trends and better manage claims? How can statistical models be used to better analyze the effectiveness of any underwriting changes? How can predictive models complement actuarial work? This session will examine the role of predictive modeling in actuarial work and also present specific predictive models to show how these models can be used in property-casualty insurance.

Moderator: Jean-Frederic Breton

Panelists: Brian Stoll, Timothy Fleming



# GENERAL AND CONCURRENT SESSIONS

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## C-39: Take 2: Lights! Camera! Professionalism!

**Meeting Room: Gibson (Not Recorded; Repeated on Monday morning)**

**Theme: Professionalism**

Witnessing skits that have been refreshed, attendees will walk away from this session with a better understanding of the ASOPs, codes of conduct and how to apply them when you face your own professional ethical dilemmas. This session may provide attendees with professionalism continuing education credits.

Moderator/Panelist: Patrick Gilhool

Panelists: Mindy Steichen, Michael Keryu Chen, Kathryn Walker, Chad Wischmeyer

## P-3: Predicting Insurance Loss: Two Approaches

**Meeting Room: Morgan**

**Theme: Research**

In this session two papers will be presented: the 2014 ARIA Prize Paper, “Predicting Multivariate Insurance Loss Payments Under the Bayesian Copula Framework,” and “Skewedness, Heterogeneity, Mixture Distributions, and GLM Extension.” Authors will be available for questions.

Panelists: Wayne Yanwei Zhang, Luyang Fu

**TUESDAY, NOVEMBER 11, 2014**

**3:00 p.m. – 4:00 p.m.**

## ROUNDTABLE SESSIONS—Optional

Roundtable Session	Meeting Room	Facilitator(s)
1: Town Hall with CAS Leadership	Beekman	Wayne Fisher and other CAS leaders
2: Usage-Based Insurance	Morgan	Jim Weiss
3: Future of Credibility	Clinton	Ira Robbin
4: Working in International Reinsurance	Madison	Jeffrey Dollinger, Matthew Dobrin
5: Owning Your View of Cat Risk	Regent	Karen Clark
6: CAS New Associates	Sutton North	Matt Caruso, Shane Barnes
7: Demographic Trends	Sutton Center	Stephan Christiansen, Rick Marchetti
8: Price Optimization	Sutton South	Reuven Shnaps
9: Reserve Variability	Gibson	Mark Shapland

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

**WEDNESDAY, NOVEMBER 12, 2014**

**8:00 a.m. – 9:30 a.m.**

## **C-5: Automobile Enhancements in Safety and Autonomy**

**Meeting Room: Murray Hill (Not Recorded)**

**Theme: Emerging Issues**

“Many new vehicles offer advanced crash avoidance features...Advances also are being made in intelligent transportation systems that allow vehicles to communicate with one another or with road infrastructure to help avoid crashes.”

—Insurance Institute for Highway Safety, Highway Loss Data Institute

In this session, the experts will provide an update on the rapidly changing technology advancements, the spread into the fleet of cars, and the potential impacts to insurance that should be considered by actuaries.

Moderator: Jonathan Charak

Panelists: Kim Hazelbaker, Sven Beiker, Michael Stienstra

## **C-10: Claim Issues—Both Emerging and Perennial**

**Meeting Room: Regent**

**Theme: Reserving**

This session will highlight claim issues, ranging from those that will not appear to subside or ever go away (like asbestos and pollution) and relatively newer issues (head injuries, settlements and law suits with the National Football League). The panel will bring updates to the litigation environment affecting asbestos and pollution claims and the latest issues and emerging losses due to sports injury claims.

Moderator: Christopher McKenna

Panelists: Steven Lin, Jullianne Callaway, Jon Cross

## **C-11: Credibility — A Unique Contribution from Casualty Actuaries**

**Meeting Room: Sutton South (Not Recorded; Repeated on Monday afternoon)**

**Theme: General**

This session will first provide an overview of the concept of credibility and how actuaries have applied it in diverse settings. Then it will turn to ASOP 25 (“Credibility Procedures”), examining how professional standards play a role in the use of credibility. Next, the evolution of credibility as utilized by the Workers’ Compensation Experience Rating plan will be traced over the last 100 years. Finally, this session will take a fresh look at credibility.

Moderator: Aadil Ahmad, Actuary

Panelists: Ira Robbin, Tony DiDonato, Paul Braithwaite

# GENERAL AND CONCURRENT SESSIONS

Join the Conversation on Twitter #CASCentennial

## C-13: Dependency and Calibration Working Party (DCWP) Research Results

**Meeting Room: Gibson**

**Theme: Research**

Attendees will hear an update from the CAS Dependency and Calibration Research Working Party.

Speakers: Allan Kaufman, Manolis Bardis, Robert Butsic

## C-23: An Introduction to Predictive Modeling

**Meeting Room: Beekman (Repeated on Tuesday morning)**

**Theme: Modeling**

Learn about the basic steps of building, validating, and implementing a predictive model from three important viewpoints: the practitioner, the manager/executive, and the regulator. The practitioner needs to know how to specify, refine, and validate a predictive model. The manager/executive must know what important considerations to keep in mind when embarking on a modeling project and evaluating results. Learn what the regulator looks for when evaluating a plan constructed using predictive models.

Moderator: John L. Baldan

Panelists: Dan Tevet, Anand Khare

## C-24: The Marginal Cost of Risk in a Multi-Period Risk Model

**Meeting Room: Madison**

**Theme: Risk Capital**

In this report, the authors review the various approaches to capital allocation and identify the circumstances under which pricing based on capital allocation is economically optimal. They perform numerical analysis using simulated data to understand the differences between the methods and to assess their stability. They also consider the theoretical impact of extending the canonical model of a profit maximizing insurer beyond a single period.

Speakers: Daniel Bauer, George Zanjani

## C-26: Medicare Secondary Payer Act

**Meeting Room: Clinton**

**Theme: Emerging Issues**

The panelists will present a general discussion of the potential impacts of Section 111 reporting on insurer and self-insured losses, and other potential financial impacts. They will review the regulations and discuss the features of the Section 111 reporting requirements that have implications for a practicing casualty actuary.

Moderator: Glen Leibowitz

Panelists: Christine Fleming, Philip S. Borba, Guy Avagliano

# GENERAL AND CONCURRENT SESSIONS

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## C-30: Outlook for the P&C Industry

**Meeting Room:** Sutton North/Sutton Center

**Theme:** General

This session will cover the state of the P&C industry and the outlook moving forward. With several years of manageable catastrophes and the recent influx of capital from the capital markets, where does the insurance industry go from here?

Moderator: Rich Yocius

Panelist: Robert Hartwig

## C-31: Predictive Analytics in P&C Insurance

**Meeting Room:** Concourse A (Repeated on Tuesday afternoon)

**Theme:** Modeling

How can advances in predictive modeling be used to better understand the latest trends and better manage claims? How can statistical models be used to better analyze the effectiveness of any underwriting changes? How can predictive models complement actuarial work? This session will examine the role of predictive modeling in actuarial work and also present specific predictive models to show how these models can be used in property-casualty insurance.

Moderator: Jean-Frederic Breton

Panelists: Brian Stoll, Timothy Fleming

## WEDNESDAY, NOVEMBER 12, 2014

10:00 a.m. – 11:30 a.m.

## G-4: Future of the Insurance Industry — The Next 100 Years

**Meeting Room:** Grand Ballroom Suite

**Theme:** General

This session will explore the future of managing risk through insurance and other vehicles. The panel will include high-level executives and analysts, who will focus on how the insurance industry has changed over time, the key turning points, and what to expect in the future in the areas of distribution, capital market involvement and how it may change the way insurance companies operate. A discussion of what actuarial skills will be needed in future will also be discussed.

Moderator: Matthew C. Mosher

Panelists: Vincent J. Dowling Jr., William R. Berkley, Brian Duperreault

# PERSONAL ATTENDANCE RECORD

The Casualty Actuarial Society (CAS) designates this educational activity for a maximum of 17.0 CE Credits. Participants should claim credit commensurate with the extent of their participation in the activity. It is an actuary's responsibility to make a reasonable, good-faith determination of what CE opportunities will enhance his or her ability to practice in a desired field. CAS members earn 1 CE Credit per 50 minutes of educational session time, not to include breaks or lunch.

Educational Activity		Day	Start Time	Attended
<b>Featured Speaker (earn up to 1.2 CE )</b>				
Jack Uldrich		M	12:00 p.m.	_____
<b>General Sessions (earn up to 1.8 CE per General Session)</b>				
G-1	Big Data—What It Is and What It Means for the Insurance Industry (1.5 CE)	M	8:45 a.m.	_____
G-2	History of Property/Casualty Actuarial Work—Ratemaking (1914-2114)	T	8:00 a.m.	_____
G-3	Reserving for the Next 100 Years—Thinking Outside the Triangle	T	8:00 a.m.	_____
G-4	Future of the Insurance Industry	W	10:00 a.m.	_____
<b>Concurrent Sessions (earn up to 1.8 CE per Concurrent Session)</b>				
C-1	Actuaries on Corporate Boards	M	10:30 a.m.	_____
C-2	Alternative Capital and the Evolution of Risk Transfer *	T	1:00 p.m.	_____
C-3	Applications of Price Optimization: Rate-Capping Strategies for a Changing Market	M	1:30 p.m.	_____
		T	1:00 p.m.	_____
C-4	Auto Insurance Telematics: Where the Data Meets the Road	M	1:30 p.m.	_____
		T	1:00 p.m.	_____
C-5	Automobile Enhancements in Safety and Autonomy	W	8:00 a.m.	_____
C-6	Capital Adequacy, Capital Allocation and Risk Pricing – The Current State of Play	M	1:30 p.m.	_____
C-7	CAS & You for New Fellows *	T	10:00 a.m.	_____
C-8	CAS Chairs – Leadership Skills Building	M	10:30 a.m.	_____
C-9	The Challenges of Pricing International Business	T	1:00 p.m.	_____
C-10	Claim Issues - Both Emerging and Perennial	W	8:00 a.m.	_____
C-11	Credibility - A Unique Contribution from Casualty Actuaries *	M	1:30 p.m.	_____
		W	8:00 a.m.	_____
C-12	Demographic Trends and the Impact on P/C Insurance	T	1:00 p.m.	_____
C-13	Dependency and Calibration Working Party (DCWP) Research Results	W	8:00 a.m.	_____
C-14	Environmental Intelligence: Making the Best Use of Publicly Available Data and Information	M	1:30 p.m.	_____
C-15	Estimating Reserve Variability: Why Bother? *	T	10:00 a.m.	_____
		T	1:00 p.m.	_____
C-16	Exams: The Journey from Student to Fellow	T	1:00 p.m.	_____
C-17	Executive Presence *	T	10:00 a.m.	_____
		T	1:00 p.m.	_____

All sessions will be recorded except where indicated by an asterisk (\*).



# PERSONAL ATTENDANCE RECORD

Educational Activity		Day	Start Time	Attended
C-18	A History of the Statement of Actuarial Opinion in the United States	M	10:30 a.m.	<input type="checkbox"/>
C-19	Homeowner's Telematics	M	10:30 a.m.	<input type="checkbox"/>
		T	10:00 a.m.	<input type="checkbox"/>
C-20	How to Think Like a Futurist	M	1:30 p.m.	<input type="checkbox"/>
C-21	Hydrofracking: Risks and Rewards	M	1:30 p.m.	<input type="checkbox"/>
C-22	Insights and Advice from Chief Actuaries	T	10:00 a.m.	<input type="checkbox"/>
C-23	An Introduction to Predictive Modeling	T	10:00 a.m.	<input type="checkbox"/>
		W	8:00 a.m.	<input type="checkbox"/>
C-24	The Marginal Cost of Risk in a Multi-Period Risk Model	W	8:00 a.m.	<input type="checkbox"/>
C-25	Medical Professional Liability – Caught in the Crosshairs	T	1:00 p.m.	<input type="checkbox"/>
C-26	Medicare Secondary Payer Act	W	8:00 a.m.	<input type="checkbox"/>
C-27	Migrating to the Next Generation of Analytics: Logistic Models vs. Machine Learning Techniques *	M	10:30 a.m.	<input type="checkbox"/>
		T	10:00 a.m.	<input type="checkbox"/>
C-28	A Model for University Engagement	M	1:30 p.m.	<input type="checkbox"/>
C-29	NCCI Studies: Excess Loss Factors and Unexpected Impact of Workers' Compensation Medical Fee Schedules *	T	10:00 a.m.	<input type="checkbox"/>
C-30	Outlook for the PC Industry	W	8:00 a.m.	<input type="checkbox"/>
C-31	Predictive Analytics in P&C Insurance	T	1:00 p.m.	<input type="checkbox"/>
		W	8:00 a.m.	<input type="checkbox"/>
C-32	Predictive Modeling for Actuaries Book Project	M	10:30 a.m.	<input type="checkbox"/>
C-33	Reinsurance Markets - US vs International *	M	10:30 a.m.	<input type="checkbox"/>
C-34	Ride Sharing and the Impact on the Private Passenger Automobile Insurance Industry	M	10:30 a.m.	<input type="checkbox"/>
		T	10:00 a.m.	<input type="checkbox"/>
C-35	A Risk Like No Other: What Every Actuary Should Know About Cyber Threats	M	10:30 a.m.	<input type="checkbox"/>
C-36	The Role of Government Insurance Programs in Medical Professional Liability Insurance	M	1:30 p.m.	<input type="checkbox"/>
C-37	Solvency II Insights for North American Insurers	M	10:30 a.m.	<input type="checkbox"/>
C-38	Survey Says – Professionalism Edition *	M	1:30 p.m.	<input type="checkbox"/>
		T	10:00 a.m.	<input type="checkbox"/>
C-39	Take 2: Lights! Camera! Professionalism! *	M	10:30 a.m.	<input type="checkbox"/>
		T	1:00 p.m.	<input type="checkbox"/>
C-40	Trends in Insurance M&A - Reading the Tea Leaves	T	10:00 a.m.	<input type="checkbox"/>
C-41	Using Open Source and Open Platforms to Build Your Company's Own View of Catastrophe Risk	M	10:30 a.m.	<input type="checkbox"/>
--	Roundtable Discussions (up to 1.2 CE)	T	3:00 p.m.	<input type="checkbox"/>

All sessions will be recorded except where indicated by an asterisk (\*).

# PERSONAL ATTENDANCE RECORD

Educational Activity		Day	Start Time	Attended
<b>Research Paper Presentations (earn up to 1.8 CE per Concurrent Session)</b>				
P-1	Original Research Published in <i>Variance</i> : Reserving and Risk Management Models *	M	1:30 p.m.	_____
P-2	Original Research Published in <i>Variance</i> : Data Patterns and Risk Pricing	T	10:00 a.m.	_____
P-3	Predicting Insurance Loss: Two Approaches	T	1:00 p.m.	_____

# SPOUSE/GUEST PROGRAM

## Sunday, November 9, 2014

2:00 p.m. – 6:30 p.m.	Registration .....	Second Floor East Promenade
5:00 p.m. – 6:30 p.m.	Recognition Reception for New Associates and their Spouses/Guests .....	Mercury Ballroom (Third Floor)
7:00 p.m. – 9:00 p.m.	Welcome Reception.....	Intrepid Sea, Air & Space Museum

*For transportation information, please refer to page 9 of onsite program.*

## Monday, November 10, 2014

7:00 a.m. – 5:00 p.m.	Registration .....	Second Floor East Promenade
7:00 a.m. – 9:00 a.m.	Continental Breakfast.....	Rhineland Gallery
3:30 p.m. – 5:00 p.m.	Celebration of New Members .....	Grand Ballroom Suite (Third Floor)
5:30 p.m. – 6:30 p.m.	Officers' Reception for New Fellows and their Spouses/Guests ...	Mercury Ballroom (Third Floor)

*Remainder of evening is yours to enjoy*

## Tuesday, November 11, 2014

7:00 a.m. – 9:00 a.m.	Continental Breakfast.....	Rhineland Gallery
6:00 p.m. – 10:00 p.m.	Gala Dinner .....	Grand Ballroom Suite (Third Floor)

## Wednesday, November 12, 2014

7:00 a.m. – 9:00 a.m.	Continental Breakfast.....	Rhineland Gallery
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# 2014 CENTENNIAL CELEBRATION AND ANNUAL MEETING SCHEDULE

Meeting space is located on second floor unless otherwise noted.

## Sunday, November 9, 2014

2:00 p.m. – 6:30 p.m.	Registration .....	Second Floor East Promenade
3:00 p.m. – 6:30 p.m.	Exhibitor Set Up .....	Rhinelanders Gallery
4:00 p.m. – 6:30 p.m.	Speaker Tech Support Room.....	Hudson (Fourth Floor)
5:00 p.m. – 6:30 p.m.	Recognition Reception for New Associates and their Spouses/Guests .....	Mercury Ballroom (Third Floor)
7:00 p.m. – 9:00 p.m.	Welcome Reception sponsored by Ernst & Young .....	Intrepid Sea, Air & Space Museum

*For transportation information, please refer to page 9 of onsite program.*

## Monday, November 10, 2014

7:00 a.m. – 5:00 p.m.	Registration .....	Second Floor East Promenade
7:00 a.m. – 9:00 a.m.	Continental Breakfast & Exhibits Sponsored by LexisNexis.....	Rhinelanders Gallery
7:00 a.m. – 12:00 p.m.	Speaker Tech Support Room.....	Hudson (Fourth Floor)
8:00 a.m. – 8:45 a.m.	Business Session, Presidential Address .....	Grand Ballroom Suite (Third Floor)
8:45 a.m. – 10:00 a.m.	<b>General Session: G-1: Big Data – What It Is and What It Means for the Insurance Industry</b> .....	Grand Ballroom Suite (Third Floor)
10:00 a.m. – 10:30 a.m.	Refreshment Break & Exhibits .....	Rhinelanders Gallery
10:30 a.m. – 12:00 p.m.	Concurrent Session 1	

Beekman	Bryant	Clinton	Concourse A (Concourse Level)	Gramercy West	Gramercy East
C-39: Take 2: Lights! Camera! Professionalism!	C-18: A History of the Statement of Actuarial Opinion in the United States	C-1: Actuaries on Corporate Boards	C-37: Solvency II Insights for North American Insurers	C-19: Homeowner's Telematics	C-32: Predictive Modeling for Actuaries Book Project
Madison	Morgan	Murray Hill	Nassau	Sutton North/ Sutton Center	Sutton South/ Regent
C-41: Using Open Source and Open Platforms to Build Your Company's Own View of Catastrophe Risk	C-8: CAS Chairs — Leadership Skills Building	C-34: Ride Sharing and the Impact on the Private Passenger Automobile Insurance Industry	C-33: Reinsurance Markets - US vs International	C-27: Migrating to the Next Generation of Analytics: Logistic Models vs. Machine Learning Techniques	C-35: A Risk Like No Other: What Every Actuary Should Know About Cyber Threats

# 2014 CENTENNIAL CELEBRATION AND ANNUAL MEETING SCHEDULE

12:00 p.m. – 1:30 p.m. Luncheon with Featured Speaker Jack Uldrich  
Déjà Vu and Vuja De: A Futurist Takes a Stroll  
Backwards into Tomorrow ..... Grand Ballroom Suite (Third Floor)

1:30 p.m. – 3:00 p.m. Concurrent Session 2

Beekman	Clinton	Concourse A (Concourse Level)	Gramercy West	Gramercy East	Madison
C-38: Survey Says – Professionalism Edition	P-1: Original Research Published in <i>Variance</i> : Reserving and Risk Management Models	C-14: Environmental Intelligence: Making the Best Use of Publicly Available Data and Information	C-21: Hydrofracking: Risks and Rewards	C-4: Auto Insurance Telematics: Where the Data Meets the Road	C-36: The Role of Government Insurance Programs in Medical Professional Liability Insurance

Morgan	Murray Hill	Nassau	Sutton North/ Sutton Center	Sutton South/Regent
C-28: A Model for University Engagement	C-20: How to Think Like a Futurist	C-11: Credibility - A Unique Contribution from Casualty Actuaries	C-3: Applications of Price Optimization: Rate-Capping Strategies for a Changing Market	C-6: Capital Adequacy, Capital Allocation and Risk Pricing – The Current State of Play

3:00 p.m. – 3:30 p.m. Refreshment Break & Exhibits Sponsored by Insureware ..... Rhinelander Gallery  
3:00 p.m. – 5:30 p.m. Speaker Tech Support Room ..... Hudson (Fourth Floor)  
3:30 p.m. – 5:00 p.m. Celebration of New Members ..... Grand Ballroom Suite (Third Floor)  
5:30 p.m. – 6:30 p.m. Reception for New Fellows and their Spouses/Guests ..... Mercury Ballroom (Third Floor)  
7:00 p.m. The Actuarial Foundation Charity Event: Casino  
(Separate registration required) ..... Trianon Ballroom (Third Floor)

*Remainder of evening is yours to enjoy.*

## Tuesday, November 11, 2014

7:00 a.m. – 2:30 p.m. Registration ..... Second Floor East Promenade  
7:00 a.m. – 9:00 a.m. Continental Breakfast & Exhibits Sponsored by LexisNexis ..... Rhinelander Gallery  
8:00 a.m. – 9:30 a.m. **General Session: G-2:** History of Property/Casualty  
Actuarial Work—Ratemaking (1914 - 2114) ..... West Ballroom Suite (Third Floor)  
**General Session: G-3:** Reserving for the Next 100 Years—  
Thinking outside the Triangle ..... East Ballroom Suite (Third Floor)  
8:40 a.m. – 4:15 p.m. Student Program ..... New York Suite (Fourth Floor)  
9:30 a.m. – 10:00 a.m. Refreshment Break & Exhibits ..... Rhinelander Gallery



# 2014 CENTENNIAL CELEBRATION AND ANNUAL MEETING SCHEDULE

10:00 a.m. – 11:30 a.m. Concurrent Session 3

Beekman	Bryant	Clinton	Concourse A (Concourse Level)	Gibson	Madison
C-29: NCCI Studies: Excess Loss Factors and Unexpected Impact of Workers' Compensation Medical Fee Schedules	P-2: Original Research Published in <i>Variance</i> : Data Patterns and Risk Pricing	C-34: Ride Sharing and the Impact on the Private Passenger Automobile Insurance Industry	C-17: Executive Presence	C-40: Trends in Insurance M&A - Reading the Tea Leaves	C-19: Homeowner's Telematics

Morgan	Nassau West	Nassau East	Regent	Sutton North/ Sutton Center	Sutton South
C-7: CAS & You for New Fellows	C-27: Migrating to the Next Generation of Analytics: Logistic Models vs. Machine Learning Techniques	C-23: An Introduction to Predictive Modeling	C-15: Estimating Reserve Variability: Why Bother?	C-22: Insights and Advice from Chief Actuaries	C-38: Survey Says – Professionalism Edition

11:00 a.m. – 1:00 p.m. Speaker Tech Support Room.....Hudson (Fourth Floor)

11:30 a.m. – 1:00 p.m. Lunch on Your Own

1:00 p.m. – 2:30 p.m. Concurrent Session 4

Beekman	Bryant	Clinton	Concourse A (Concourse Level)	Gibson	Madison
C-9: The Challenges of Pricing International Business	C-16: Exams: The Journey from Student to Fellow	C-4: Auto Insurance Telematics: Where the Data Meets the Road	C-17: Executive Presence	C-39: Take 2: Lights! Camera! Professionalism!	C-3: Applications of Price Optimization: Rate-Capping Strategies for a Changing Market

Morgan	Nassau West	Nassau East	Regent	Sutton North/ Sutton Center	Sutton South
P-3: Predicting Insurance Loss: Two Approaches	C-25: Medical Professional Liability – Caught in the Crosshairs	C-2: Alternative Capital and the Evolution of Risk Transfer	C-15: Estimating Reserve Variability: Why Bother?	C-12: Demographic Trends and the Impact on P/C Insurance	C-31: Predictive Analytics in P&C Insurance

2:30 p.m. – 3:00 p.m. Refreshment Break .....Rhinelander Gallery

3:00 p.m. – 4:00 p.m. Speaker Tech Support Room.....Hudson (Fourth Floor)

# 2014 CENTENNIAL CELEBRATION AND ANNUAL MEETING SCHEDULE

3:00 p.m. – 4:00 p.m.	Roundtable Discussions (OPTIONAL) Roundtable 1 – Town Hall with CAS Leadership .....Beekman Roundtable 2 – Usage-Based Auto Insurance.....Morgan Roundtable 3 – Future of Credibility.....Clinton Roundtable 4 – Working in International Reinsurance..... Madison Roundtable 5 – Owning Your Own Cat Risk ..... Regent Roundtable 6 – CAS New Associates..... Sutton North Roundtable 7 – Demographic Trends ..... Sutton Center Roundtable 8 – Price Optimization ..... Sutton South Roundtable 9 – Reserve Variability .....Gibson
6:00 p.m. – 10:00 p.m.	Gala Dinner Sponsored by Milliman ..... Grand Ballroom Suite (Third Floor)

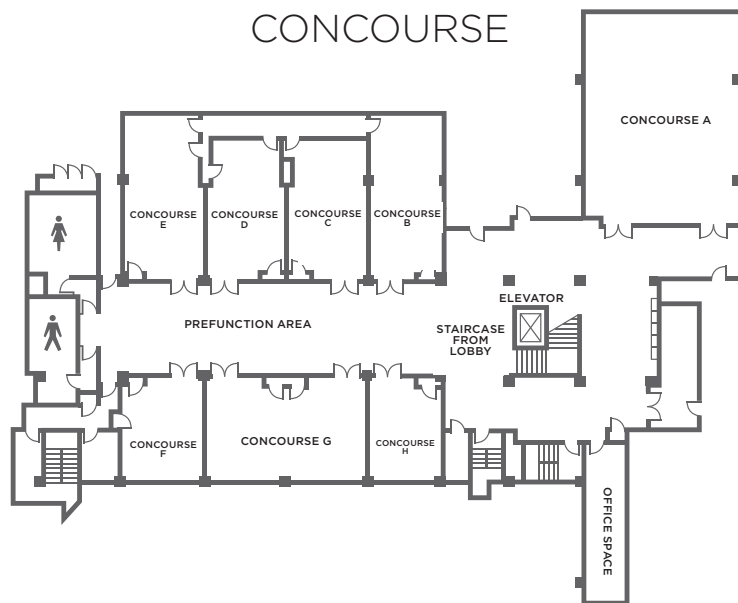
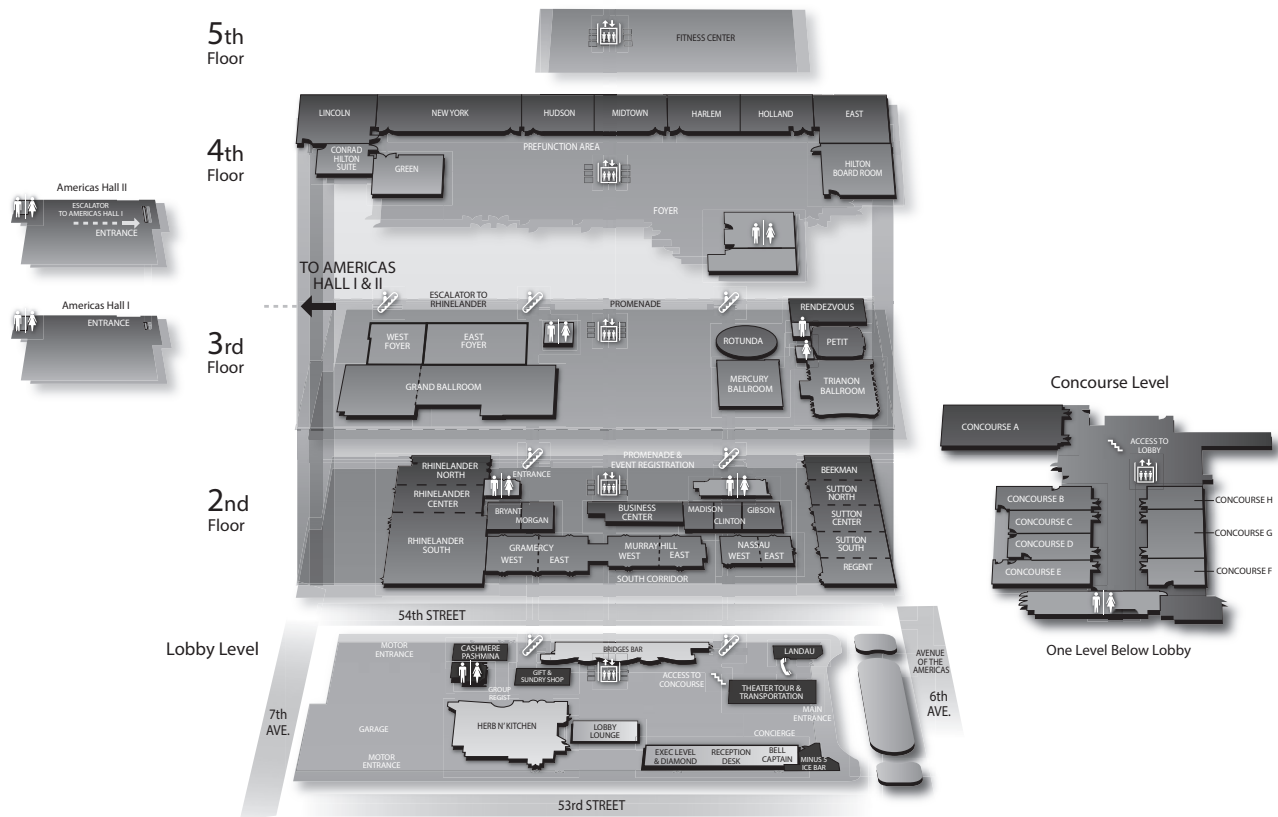
## Wednesday, November 12, 2014

7:00 a.m. – 11:45 a.m.	Registration .....Second Floor East Promenade
7:00 a.m. – 9:00 a.m.	Continental Breakfast & Exhibits Sponsored by LexisNexis.....Rhineland Gallery
8:00 a.m. – 9:30 a.m.	Concurrent Session 5

Beekman	Clinton	Concourse A (Concourse Level)	Gibson	Madison
C-23: An Introduction to Predictive Modeling	C-26: Medicare Secondary Payer Act	C-31: Predictive Analytics in P&C Insurance	C-13: Dependency and Calibration Working Party (DCWP) Research Results	C-24: The Marginal Cost of Risk in a Multi-Period Risk Model

Murray Hill	Regent	Sutton North/Sutton Center	Sutton South
C-5: Automobile Enhancements in Safety and Autonomy	C-10: Claim Issues - Both Emerging and Perennial	C-30: Outlook for the PC Industry	C-11: Credibility - A Unique Contribution from Casualty Actuaries

9:30 a.m. – 10:00 a.m.	Refreshment Break & Exhibits .....Rhineland Gallery
10:00 a.m. – 11:30 a.m.	<b>General Session: G-4: Future of the Insurance Industry—The Next 100 Years</b> ..... Grand Ballroom Suite (Third Floor)
10:00 a.m. – 11:45 a.m.	Exhibitor Breakdown.....Rhineland Gallery
11:30 a.m. – 11:45 a.m.	Adjournment..... Grand Ballroom Suite (Third Floor)



Casualty Actuarial Society  
4350 N. Fairfax Drive, Suite 250  
Arlington, VA 22203

[www.casact.org](http://www.casact.org)

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