100 Years of Expertise, Insight & Solutions

2014 Centennial Celebration and Annual Meeting

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

CELEBRATING OUR PAST, FOCUSED ON THE FUTURE
## Table of Contents

- 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

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### 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.
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,

ANDREW M. CUOMO
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 and click the social media widgets to find our pages!

ACCESSING WI-FI

Wi-Fi Password: Pinnacle

NEED MORE CE BY DECEMBER 31?

Go to University of CAS (UCAS) at 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.
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.
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
Linda K. Brobeck, Vice Chairperson
Greg Cote, Vice Chairperson

Aadil Ahmad
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 Comemorative 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. Winkleman
Matthew Caruso, Staff Liaison

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Charles A. Bryan, Chairperson
Steven F. Goldberg
Elizabeth A. Smith, Staff Liaison

CAS Centennial Finance Subcommittee

Robert V. Deutsch, Chairperson
Bonnie C. Maxie
Francois Morin
Aran Jee-Yun Paik
Todd P. Rogers

Joanne S. Spalla, Chairperson
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 Marketing Subcommittee

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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. Ersevim
Ronald S. Lettofsky
Steve Winstead
Catherine Amsden, Staff Liaison
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!**
The Board of Directors

Wayne Fisher.................................................................................................................................................................. President
Robert S. Miccolis...................................................................................................................................................... President-Elect
Gary R. Josephson......................................................................................................................................... Immediate Past President

Elected Directors

Shawna Ackerman
Steven D. Armstrong
Charles Bryan
David Chernick
Ann Conway
Rick Gorvett

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

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Brad Monterio
Frank Majors
Michael Steel

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Julia Stenberg ........................................................................................................................................ Vice President-Professional Education
Alice M. Underwood................................................................................................................................ Vice President-Research & Development
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

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.

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).

<table>
<thead>
<tr>
<th>Theme</th>
<th>Monday 10:30 a.m. – 12:00 p.m.</th>
<th>Monday 1:30 p.m. – 3:00 p.m.</th>
<th>Tuesday 10:00 a.m. – 11:30 a.m.</th>
<th>Tuesday 1:00 p.m. – 2:30 p.m.</th>
<th>Wednesday 8:00 a.m. – 9:30 a.m.</th>
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<tbody>
<tr>
<td>Big Data</td>
<td>C-14</td>
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<td>Business Skills</td>
<td>C-20</td>
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<td>CAS</td>
<td>C-8</td>
<td>C-28</td>
<td>C-7</td>
<td>C-16</td>
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<tr>
<td>Catastrophes</td>
<td>C-41</td>
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<tr>
<td>Emerging Ideas</td>
<td>C-19</td>
<td>C-4</td>
<td>C-19</td>
<td>C-4</td>
<td></td>
</tr>
<tr>
<td>Emerging Issues</td>
<td>C-34, C-35</td>
<td>C-21</td>
<td>C-34, C-40</td>
<td>C-25, C-12</td>
<td>C-26, C-5</td>
</tr>
<tr>
<td>General</td>
<td>C-32</td>
<td>C-11, C-36</td>
<td>C-22</td>
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<td>C-11, C-30</td>
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<tr>
<td>International</td>
<td>C-33</td>
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<td>C-9</td>
</tr>
<tr>
<td>Modeling</td>
<td>C-27</td>
<td>C-27, C-23</td>
<td>C-31</td>
<td>C-23, C-31</td>
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<tr>
<td>Pricing</td>
<td>C-3</td>
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<td>Professionalism</td>
<td>C-18, C-39</td>
<td>C-38</td>
<td>C-38</td>
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<td></td>
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<tr>
<td>Research</td>
<td>P-1</td>
<td>P-2</td>
<td>P-3</td>
<td>C-13</td>
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<tr>
<td>Reserving</td>
<td>C-15</td>
<td></td>
<td>C-15</td>
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<tr>
<td>Risk Capital</td>
<td>C-37</td>
<td>C-6</td>
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<td>C-2</td>
<td>C-24</td>
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<td>Workers’ Comp</td>
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2014 Centennial Celebration and Annual Meeting
The CAS appreciates the support of the 2014 Centennial Celebration and Annual Meeting sponsors.

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<tr>
<th>CENTENNIAL PARTNERS</th>
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<tr>
<td>Ernst &amp; Young</td>
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<td>Milliman</td>
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<td>Pryor Associates Executive Search</td>
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Ernst & Young
Welcome Reception Sponsor, Exhibitor, Advertiser

Ezra Penland Actuarial Recruitment
Exhibitor, Advertiser

LexisNexis
Meeting App Sponsor, Breakfast Sponsor, Exhibitor

Milliman
Gala Dinner Sponsor, CAS Wall of Names Sponsor, Exhibitor, Advertiser

Pryor Associates Executive Search
Tote Bag Sponsor, Internet Café Sponsor, Exhibitor
### PLATINUM PARTNERS

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<tr>
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<td>DW Simpson Global Actuarial &amp; Analytics Recruitment</td>
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<td>Towers Watson</td>
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<td>Verisk Analytics / ISO</td>
<td>CAS Centennial Museum Sponsor, Exhibitor, Advertiser</td>
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<td>Pinnacle Actuarial Resources, Inc.</td>
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<td>Red Mountain Technologies</td>
<td>Luncheon Sponsor, Exhibitor</td>
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## EVENT SPONSORS

(See also Centennial Partners)

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<th>Sponsor</th>
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<td>Insureware</td>
<td>Networking Break Sponsor, Exhibitor, Advertiser</td>
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### EXHIBITORS

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<td>The Actuarial Foundation</td>
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<td>Independent Statistical Services, Inc.</td>
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<td>EXHIBITORS, continued</td>
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| ![Image](https://example.com/predictive-modeling-book.png) | Predictive Modeling Book for Actuaries  
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Exhibitor |
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| ![Image](https://example.com/the-institutes.png) | The Institutes  
Exhibitor |

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Advertiser |
| ![Image](https://example.com/s-c-international.png) | S.C. International, Ltd.  
Advertiser |
EXHIBIT HALL FLOOR PLAN

RHINELANDER GALLERY

America's Halls

2nd Floor Promenade

CAS Wall of Names

CAS Centennial Museum

South Corridor

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<th>Booth Number</th>
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<td>Verisk Analytics / ISO</td>
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<td>Pryor Associates Executive Search</td>
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<td>Pinnacle Actuarial Resources</td>
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<tr>
<td>16</td>
<td>Red Mountain Technologies</td>
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<td>17</td>
<td>Milliman</td>
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<td>AIG</td>
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<tr>
<td>19</td>
<td>American Academy of Actuaries</td>
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<td>Actuarial Foundation</td>
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<td>ReservePrism</td>
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<td>24</td>
<td>InsFocus</td>
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<td>25</td>
<td>Guy Carpenter</td>
</tr>
<tr>
<td>26</td>
<td>SNL Insurance</td>
</tr>
<tr>
<td>27</td>
<td>Predictive Modeling Book for Actuaries</td>
</tr>
<tr>
<td>28</td>
<td>ACTEX Publications</td>
</tr>
</tbody>
</table>
RISK IS A SCIENCE
AND WE WEAR
THE LAB COATS
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.
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
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


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
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
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 perspectives 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
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
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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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  
Northridge 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.”

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.”

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

Commitment Beyond Numbers
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

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, 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
Université Laval
BS in Actuarial Science
Québec, QC, Canada

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
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

Yoning Gu
Assurant Solutions
Fudan University
BA in Mathematics
Shanghai, People’s Republic of China

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

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

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

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

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

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

Brandon D. Gilbert
Zurich Financial Services Group
Indiana University
BS in Finance
Bloomington, IN

Justin Richard Fulop
Zurich North America
State University of New York - Binghamton
BA in Mathematical Sciences
Vestal, NY

Priyangsha S. Godha
Travelers Property and Casualty
University of Rajasthan
BS in Mathematics
MBA in Finance
Jaipur, Rajasthan, India

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

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

Kasi Joelle Golden
State Farm Mutual
Bradley University
BS in ?
Peoria, IL,

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Organization</th>
<th>Institution</th>
<th>Degree(s)</th>
<th>Location</th>
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<tbody>
<tr>
<td>Maxime Lafleur-Forcier</td>
<td>Aviva Canada</td>
<td>Concordia University</td>
<td>Bachelor of Arts in Actuarial Science, Master of Business Administration</td>
<td>Montréal, QC, Canada</td>
</tr>
<tr>
<td>Hugo Lafontaine-Brunet (ACAS 5/14)</td>
<td>Intact Financial Corporation</td>
<td>University of Montréal</td>
<td>Bachelor of Arts, Master of Business Administration</td>
<td>Montréal, QC, Canada</td>
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<tr>
<td>Nathan Lance</td>
<td>USAA</td>
<td>Brigham Young University</td>
<td>Bachelor of Science in Economics</td>
<td>Provo, UT</td>
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<tr>
<td>Christopher William Laws</td>
<td>AIG</td>
<td>University of Florida</td>
<td>Bachelor of Arts in Mathematics</td>
<td>Gainesville, FL</td>
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<tr>
<td>Julie Ann Lederer</td>
<td>Missouri Department of Insurance</td>
<td>University of Notre Dame</td>
<td>Bachelor of Science in Mathematics, Master of Business Administration</td>
<td>Notre Dame, IN</td>
</tr>
<tr>
<td>Dorothy Ann Leemhuis</td>
<td>Erie Insurance Group</td>
<td>Case Western Reserve University</td>
<td>Bachelor of Science in Statistics</td>
<td>Cleveland, OH</td>
</tr>
<tr>
<td>Andrew Michael Lewis</td>
<td>Horace Mann Companies</td>
<td>Illinois State University</td>
<td>Bachelor of Arts in Actuarial Science</td>
<td>Normal, IL</td>
</tr>
<tr>
<td>Lu Li</td>
<td>Towers Watson</td>
<td>Northern Illinois University</td>
<td>Bachelor of Arts in Actuarial Science</td>
<td>Dekalb, IL</td>
</tr>
<tr>
<td>Joseph Kenneth Lindner (ACAS 5/14)</td>
<td>Universal North America Insurance Company</td>
<td>Carleton College</td>
<td>Bachelor of Arts in Mathematics</td>
<td>Northfield, MN</td>
</tr>
<tr>
<td>Anze Liu</td>
<td>YingDa Taihe Property Insurance Co. LTD</td>
<td>Beijing Institute of Graphic Communications</td>
<td>Bachelor of Arts, Master of Science in Computer Science</td>
<td>Beijing, People’s Republic of China</td>
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<tr>
<td>Edwin David Lopez</td>
<td>California Casualty Management Company</td>
<td>University of California</td>
<td>Bachelor of Arts in Mathematics, Master of Science in Actuarial Science</td>
<td>Santa Barbara, CA</td>
</tr>
<tr>
<td>Daniel W. Lupton</td>
<td>Taylor &amp; Mulder, Inc.</td>
<td>University of Wisconsin</td>
<td>Bachelor of Arts in Mathematics, Master of Statistics</td>
<td>Madison, WI</td>
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<tr>
<td>Carl Lussier</td>
<td>Desjardins Groupe d’Assurances Generales</td>
<td>University of Waterloo</td>
<td>Bachelor of Arts in Actuarial Science, Master of Science in Management</td>
<td>Waterloo, Canada</td>
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<tr>
<td>Patrick D. Lynch</td>
<td>ACE Group</td>
<td>Bucknell University</td>
<td>Bachelor of Arts in Mechanical Engineering</td>
<td>Lewisburg, PA</td>
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<tr>
<td>Hongjian Mao</td>
<td>Ping An Property &amp; Casualty Insurance Co.</td>
<td>Nanjing University</td>
<td>Bachelor of Mathematics in Computational Mathematics</td>
<td>Nanjing, People’s Republic of China</td>
</tr>
<tr>
<td>Simon Marchesseault-Groleau</td>
<td>Intact Insurance Company</td>
<td>University of Montréal</td>
<td>Bachelor of Arts in Mathematics, Master of Science in Actuarial Science</td>
<td>Montréal, QC, Canada</td>
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<tr>
<td>Charles F. Marshall</td>
<td>Swiss Re</td>
<td>Colorado State University</td>
<td>Bachelor of Arts in Actuarial Science</td>
<td>Fort Collins, CO</td>
</tr>
<tr>
<td>Lee W. Mathewson</td>
<td>Accident Fund Holdings, Inc.</td>
<td>Wright State University</td>
<td>Bachelor of Science in Mathematics</td>
<td>Dayton, OH</td>
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<tr>
<td>Eric Mercier</td>
<td>Intact Financial Corporation</td>
<td>Concordia University</td>
<td>Bachelor of Arts in Actuarial Science</td>
<td>Montréal, QC, Canada</td>
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<td>Michael H. Miniaci</td>
<td>Liberty Mutual Insurance</td>
<td>University of Michigan</td>
<td>Bachelor of Science in Actuarial Science, Master of Science in Statistics</td>
<td>Ann Arbor, MI</td>
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<tr>
<td>Amy Qiu Xiao Mo (ACAS 5/14)</td>
<td>Intact Insurance Company</td>
<td>University of Toronto</td>
<td>Bachelor of Arts in Actuarial Science, Master of Science in Statistics</td>
<td>Toronto, ON, Canada</td>
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<tr>
<td>Bashir Moallim</td>
<td>The Economical Insurance Group</td>
<td>University of Waterloo</td>
<td>Bachelor of Arts in Actuarial Science</td>
<td>Waterloo, Canada</td>
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<tr>
<td>Dawn Morelli</td>
<td>The RiverStone Group</td>
<td>Smith College</td>
<td>Bachelor of Arts in Mathematics</td>
<td>Northampton, MA</td>
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<tr>
<td>Alex Joseph Morton</td>
<td>CNA Insurance Companies</td>
<td>Purdue University</td>
<td>Bachelor of Arts in Actuarial Science, Master of Science in Statistics</td>
<td>West Lafayette, IN</td>
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<tr>
<td>Sameer Singh Nahal</td>
<td>XL Reinsurance America</td>
<td>University of British Columbia</td>
<td>Bachelor of Science in Math &amp; Physics</td>
<td>Vancouver, BC, Canada</td>
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<td>Philip B. Natoli</td>
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<td>Attorneys’ Liability Assurance Society, Inc.</td>
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<td>Dion Oryzak</td>
<td>ISO Insurance Programs and Analytic Services</td>
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<td>Jason A. Paschalides</td>
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<td>Fellow of the Institute &amp; Faculty of Actuaries,</td>
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<td>Montréal, QC, Canada</td>
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<td>Nino Joseph Ibo Paz</td>
<td>AMI Risk Consultants, Inc.</td>
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<td>Chubb Group of Insurance Companies</td>
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<td>Carolyn A. Pfeffer (ACAS 5/14)</td>
<td>The Hartford</td>
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<td>Denis Poulin-Lacasse</td>
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<td>Stephenie Provost</td>
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<td>Ariel Yingting Qiang</td>
<td>The Travelers Companies, Inc.</td>
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<td>Jason Lee Rohlfis</td>
<td>State Farm Insurance Companies</td>
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<td>Stephen Eugene Roll</td>
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<td>Sean Satar (ACAS 5/14)</td>
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<td>Daniel David Schlemmer</td>
<td>Affirmative Insurance Holdings, Inc.</td>
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<td>Purdue University</td>
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<td>Jean-Philippe Simon</td>
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<td>Amanda Jean Smith</td>
<td>Liberty Mutual Insurance</td>
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<td>Andrew Kenton Somers</td>
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<td>University of Arizona</td>
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<td>BS / BA in Math &amp; Chemistry</td>
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<tr>
<td>Laura Michelle Stromberg</td>
<td>California Casualty Management Company</td>
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<td>Dartmouth College</td>
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</tbody>
</table>

NEW FELLOWS ADMITTED NOVEMBER 2014
Andrew Lucien Talarowski
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 Neward, DE

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

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 Guy Carpenter & Co. LLC
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 University of North Dakota
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 MS in Materials Science
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 Scott William Wallisch
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 University of Wisconsin

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 Atlanta, GA

 NEW FELLOWS ADMITTED NOVEMBER 2014

 2014 Centennial Celebration and Annual Meeting 35
Congratulations to Travelers’ newly credentialed CAS actuaries. We are proud of you and your accomplishments!

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<tr>
<th>ACAS</th>
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<td>Tom D’Onofrio</td>
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<td>Yun Wu</td>
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Travelers is proud to support the CAS as it embarks on its next 100 years!
NEW ASSOCIATES ADMITTED IN MAY 2014

Daniel Steven Ajun
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 University of Florida
 BS in Math & Economics
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<table>
<thead>
<tr>
<th>Name</th>
<th>Company</th>
<th>University / Institution</th>
<th>Degree(s)</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheuk Yam Tam</td>
<td>Esurance</td>
<td>Georgia State University</td>
<td>BBA in Actuarial Science</td>
<td>Atlanta, GA</td>
</tr>
<tr>
<td>Wey Lia Tan</td>
<td>Swiss Re</td>
<td>Drake University</td>
<td>BA in Actuarial Science &amp; Finance</td>
<td>Des Moines, IA</td>
</tr>
<tr>
<td>Alvin Tan Jin Kuan</td>
<td>Allied World Assurance Company</td>
<td>Singapore Management University</td>
<td>BSc in Actuarial Science</td>
<td>Singapore</td>
</tr>
<tr>
<td>Julie-Anne Theriault-Cauqhn</td>
<td>The Co-operators General Insurance Company</td>
<td>Laval University</td>
<td>BA in Actuarial Science</td>
<td>Québec, QC, Canada</td>
</tr>
<tr>
<td>Lauren Ann Train</td>
<td>Chubb Group of Insurance Companies</td>
<td>Lebanon Valley College</td>
<td>BA in Actuarial Science</td>
<td>Annville, PA</td>
</tr>
<tr>
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<td>Monitor Liability Managers</td>
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</tr>
<tr>
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</tr>
<tr>
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<tr>
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<td>Macomb, IL</td>
</tr>
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</tr>
<tr>
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<td>Laval University</td>
<td>BA in Actuarial Science</td>
<td>Québec, QC, Canada</td>
</tr>
<tr>
<td>Matthew Todd Veibell</td>
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<td>BS in Mathematics</td>
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</tr>
<tr>
<td>Timothy James Walant</td>
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<td>BS in Mathematical Science</td>
<td>Waltham, MA</td>
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<tr>
<td>Wei Wang</td>
<td>Aviva Canada</td>
<td>University of Waterloo</td>
<td>BM in Actuarial Science</td>
<td>Waterloo, ON, Canada</td>
</tr>
<tr>
<td>John Waniedista</td>
<td>University of Michigan</td>
<td>AS in Mathematics</td>
<td>Ann Arbor, MI</td>
<td></td>
</tr>
<tr>
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</tr>
<tr>
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<tr>
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</tr>
<tr>
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</tr>
<tr>
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<tr>
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<tr>
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<tr>
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NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

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Illinois State University
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Stanford University
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BS / BA in Applied Mathematics & Business
Los Angeles, CA
### New Associates Admitted in November 2014

<table>
<thead>
<tr>
<th>Name</th>
<th>Company</th>
<th>Education 1</th>
<th>Location 1</th>
<th>Education 2</th>
<th>Location 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michael B. Lewitter</td>
<td>Insurance Services Office, Inc.</td>
<td>New York University</td>
<td>BS in Actuarial Science &amp; Finance</td>
<td>New York, NY</td>
<td></td>
</tr>
<tr>
<td>Peng Li</td>
<td>The Hanover Insurance Group</td>
<td>Sichuan University</td>
<td>BS in Engineering</td>
<td>Chengdu, Sichuan, People's Republic of China</td>
<td>Boston, MA</td>
</tr>
<tr>
<td>Weilin Will Li</td>
<td>PricewaterhouseCoopers China</td>
<td>University of Texas</td>
<td>BS in Actuarial Mathematics</td>
<td>Austin, TX</td>
<td></td>
</tr>
<tr>
<td>Yunqin Li</td>
<td>AIG</td>
<td>Beijing Forestry University</td>
<td>BA in Business Administration</td>
<td>Beijing, People's Republic of China</td>
<td>University of Iowa</td>
</tr>
<tr>
<td>Xiong Lian</td>
<td>Workers' Compensation Board - Alberta</td>
<td>University of Waterloo</td>
<td>MM in Actuarial Science</td>
<td>Waterloo, ON, Canada</td>
<td>University of Calgary</td>
</tr>
<tr>
<td>Ryan L. Liang</td>
<td>American International Company, Limited</td>
<td>Baruch College</td>
<td>BS in Math &amp; Economics</td>
<td>New York, NY</td>
<td></td>
</tr>
<tr>
<td>Xingyun Liao</td>
<td>Liberty Mutual Insurance</td>
<td>Zhejiang University</td>
<td>BS in Mathematics</td>
<td>Hangzhou, Zhejiang, People's Republic of China</td>
<td>University of Michigan</td>
</tr>
<tr>
<td>Chihfan Flora Liu</td>
<td>CalOptima</td>
<td>Soochow University</td>
<td>BA in Business &amp; Mathematics</td>
<td>Taipei, Republic of China</td>
<td>Florida Atlantic University</td>
</tr>
<tr>
<td>Jin Liu</td>
<td>AIG</td>
<td>University of Paris VII</td>
<td>BS / MS in Biochemistry</td>
<td>Paris, France</td>
<td>Columbia University</td>
</tr>
<tr>
<td>Mark Jesse Lockwood</td>
<td>State Farm Insurance Companies</td>
<td>Olivet Nazarene University</td>
<td>BS in Actuarial Science &amp; Mathematics</td>
<td>Bourbonnais, IL</td>
<td></td>
</tr>
<tr>
<td>Emily Lyster Lowery</td>
<td>CNA Insurance Companies</td>
<td>Drake University</td>
<td>BS / BA in Actuarial Science &amp; Accounting</td>
<td>Des Moines, IA</td>
<td></td>
</tr>
<tr>
<td>Tara Nicole Malinowski</td>
<td>MetLife Auto &amp; Home</td>
<td>Bryant University</td>
<td>BS / BA in Applied Sciences</td>
<td>Smithfield, RI</td>
<td></td>
</tr>
<tr>
<td>Matthew G. Malusa</td>
<td>KPMG, LLP</td>
<td>Lehigh University</td>
<td>BA in Mathematics</td>
<td>Bethlehem, PA</td>
<td></td>
</tr>
<tr>
<td>Robert L. Markwell</td>
<td>Westfield Insurance</td>
<td>Case Western Reserve University</td>
<td>BS in Mathematics</td>
<td>Cleveland, OH</td>
<td></td>
</tr>
<tr>
<td>Antoine Marquis</td>
<td>TD Insurance</td>
<td>University of Quebec</td>
<td>BS in Actuarial Science</td>
<td>Montréal, QC, Canada</td>
<td></td>
</tr>
<tr>
<td>Philip B. Marsel</td>
<td>Towers Watson</td>
<td>Tufts University</td>
<td>BA in Mathematics</td>
<td>Medford, MA</td>
<td>Louisiana State University</td>
</tr>
<tr>
<td>Kimberly Marie Marxkors</td>
<td>American Home Shield</td>
<td>Missouri State University</td>
<td>BS in Mathematics</td>
<td>Springfield, MO</td>
<td></td>
</tr>
<tr>
<td>David James McFarland</td>
<td>Jewelers Mutual Insurance Co.</td>
<td>Columbus State University</td>
<td>BS in Applied Mathematics</td>
<td>Columbus, GA</td>
<td></td>
</tr>
<tr>
<td>Rene Menard-Kilrane</td>
<td>Liberty Insurance Companies</td>
<td>University of Québec</td>
<td>AS in Actuarial Science</td>
<td>Montréal, QC, Canada</td>
<td></td>
</tr>
<tr>
<td>Robert Lazar Midgette</td>
<td>Everest Reinsurance Company</td>
<td>Pennsylvania State University</td>
<td>BS in Mathematics</td>
<td>University Park, PA</td>
<td></td>
</tr>
<tr>
<td>Steven T. Miller</td>
<td>Nationwide Insurance Company</td>
<td>Drake University</td>
<td>BS in Actuarial Science &amp; Accounting</td>
<td>Des Moines, IA</td>
<td></td>
</tr>
<tr>
<td>Brett Moberg</td>
<td>Insurance Services Office, Inc.</td>
<td>University of Rochester</td>
<td>BA in Mathematics</td>
<td>Rochester, NY</td>
<td></td>
</tr>
<tr>
<td>John T. Montgomery</td>
<td>Pinnacle Actuarial Resources, Inc.</td>
<td>Purdue University</td>
<td>BS in Math &amp; Statistics</td>
<td>West Lafayette, IN</td>
<td>Ball State University</td>
</tr>
<tr>
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<td></td>
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<td></td>
<td></td>
<td>MA in Actuarial Science</td>
</tr>
</tbody>
</table>
NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

Michelle Marie Moriarty
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Masters in Business Administration  
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Eugene, OR

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University of Southern California  
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University of Toronto  
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Toronto, ON, Canada

Maijaleena Zimmerman  
Argo Group  
University of Oregon  
BA in Mathematics  
Eugene, OR

Hengyu Yuan  
Everest Reinsurance Company  
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BA in Math & Economics  
Los Angeles, CA  
University of Southern California  
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Los Angeles, CA

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Xi’an Jiaotong University  
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Xi’an, Shannxi, People’s Republic of China  
University of Georgia  
Ph.D in Applied Economics  
Athens, GA

NEW ASSOCIATES ADMITTED IN NOVEMBER 2014

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

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
Liberty Mutual proudly congratulates our new Casualty Actuarial Society Fellows and Associates!

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 Wills
- Randall Xayachack
- Junkai Xu
- Jin Zhang
- Thomas Ziniti

New Associates
- Elena Blagojevic
- Kelda Carlson
- Jonathan Carmine
- Vasilis Dikeakos
- Lidia Frattarulo
- 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
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 Truttman, Krzysztof M. Ostaszewski
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
TUESDAY, NOVEMBER 11, 2014
8:00 a.m. – 9:30 a.m.


**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 Guszcza, 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
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, Aletia 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 the 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
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


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
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
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, Vytaras 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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1315 Butterfield Road #224, Downers Grove, IL 60515
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
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
**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

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**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

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**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
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 Rom: 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

<table>
<thead>
<tr>
<th>Roundtable Session</th>
<th>Meeting Room</th>
<th>Facilitator(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1: Town Hall with CAS Leadership</td>
<td>Beekman</td>
<td>Wayne Fisher and other CAS leaders</td>
</tr>
<tr>
<td>2: Usage-Based Insurance</td>
<td>Morgan</td>
<td>Jim Weiss</td>
</tr>
<tr>
<td>3: Future of Credibility</td>
<td>Clinton</td>
<td>Ira Robbin</td>
</tr>
<tr>
<td>4: Working in International Reinsurance</td>
<td>Madison</td>
<td>Jeffrey Dollinger, Matthew Dobrin</td>
</tr>
<tr>
<td>5: Owning Your View of Cat Risk</td>
<td>Regent</td>
<td>Karen Clark</td>
</tr>
<tr>
<td>6: CAS New Associates</td>
<td>Sutton North</td>
<td>Matt Caruso, Shane Barnes</td>
</tr>
<tr>
<td>7: Demographic Trends</td>
<td>Sutton Center</td>
<td>Stephan Christiansen, Rick Marchetti</td>
</tr>
<tr>
<td>8: Price Optimization</td>
<td>Sutton South</td>
<td>Reuven Shnaps</td>
</tr>
<tr>
<td>9: Reserve Variability</td>
<td>Gibson</td>
<td>Mark Shapland</td>
</tr>
</tbody>
</table>
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
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
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
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.

<table>
<thead>
<tr>
<th>Educational Activity</th>
<th>Day</th>
<th>Start Time</th>
<th>Attended</th>
</tr>
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<tbody>
<tr>
<td><strong>Featured Speaker (earn up to 1.2 CE )</strong></td>
<td></td>
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<tr>
<td>Jack Uldrich</td>
<td>M</td>
<td>12:00 p.m.</td>
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<tr>
<td><strong>General Sessions (earn up to 1.8 CE per General Session)</strong></td>
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<tr>
<td>G-1 Big Data—What It Is and What It Means for the Insurance Industry (1.5 CE)</td>
<td>M</td>
<td>8:45 a.m.</td>
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<tr>
<td>G-2 History of Property/Casualty Actuarial Work—Ratemaking (1914-2114)</td>
<td>T</td>
<td>8:00 a.m.</td>
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<tr>
<td>G-3 Reserving for the Next 100 Years—Thinking Outside the Triangle</td>
<td>T</td>
<td>8:00 a.m.</td>
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<td>G-4 Future of the Insurance Industry</td>
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<td>10:00 a.m.</td>
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<tr>
<td><strong>Concurrent Sessions (earn up to 1.8 CE per Concurrent Session)</strong></td>
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<tr>
<td>C-1 Actuaries on Corporate Boards</td>
<td>M</td>
<td>10:30 a.m.</td>
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<td>C-2 Alternative Capital and the Evolution of Risk Transfer *</td>
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<td>C-3 Applications of Price Optimization: Rate-Capping Strategies for a Changing Market</td>
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<td>C-4 Auto Insurance Telematics: Where the Data Meets the Road</td>
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<td>C-5 Automobile Enhancements in Safety and Autonomy</td>
<td>W</td>
<td>8:00 a.m.</td>
<td>_________</td>
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<tr>
<td>C-6 Capital Adequacy, Capital Allocation and Risk Pricing – The Current State of Play</td>
<td>M</td>
<td>1:30 p.m.</td>
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<tr>
<td>C-7 CAS &amp; You for New Fellows *</td>
<td>T</td>
<td>10:00 a.m.</td>
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<td>C-8 CAS Chairs – Leadership Skills Building</td>
<td>M</td>
<td>10:30 a.m.</td>
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<td>C-9 The Challenges of Pricing International Business</td>
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<td>C-10 Claim Issues - Both Emerging and Perennial</td>
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<td>C-11 Credibility - A Unique Contribution from Casualty Actuaries *</td>
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<td>C-12 Demographic Trends and the Impact on P/C Insurance</td>
<td>T</td>
<td>1:00 p.m.</td>
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<td>C-13 Dependency and Calibration Working Party (DCWP) Research Results</td>
<td>W</td>
<td>8:00 a.m.</td>
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<tr>
<td>C-14 Environmental Intelligence: Making the Best Use of Publicly Available Data and Information</td>
<td>M</td>
<td>1:30 p.m.</td>
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<tr>
<td>C-15 Estimating Reserve Variability: Why Bother? *</td>
<td>T</td>
<td>10:00 a.m.</td>
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<tr>
<td>C-16 Exams: The Journey from Student to Fellow</td>
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<td>C-17 Executive Presence *</td>
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*All sessions will be recorded except where indicated by an asterisk (*).
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<th>Educational Activity</th>
<th>Day</th>
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<tbody>
<tr>
<td>C-18 A History of the Statement of Actuarial Opinion in the United States</td>
<td>M</td>
<td>10:30 a.m.</td>
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<td>C-19 Homeowner’s Telematics</td>
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<tr>
<td>C-20 How to Think Like a Futurist</td>
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<tr>
<td>C-21 Hydrofracking: Risks and Rewards</td>
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<td>C-22 Insights and Advice from Chief Actuaries</td>
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<td>C-23 An Introduction to Predictive Modeling</td>
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<td>C-24 The Marginal Cost of Risk in a Multi-Period Risk Model</td>
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<td>8:00 a.m.</td>
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<td>C-25 Medical Professional Liability – Caught in the Crosshairs</td>
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<td>C-26 Medicare Secondary Payer Act</td>
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<td>C-27 Migrating to the Next Generation of Analytics: Logistic Models vs. Machine Learning Techniques *</td>
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<td>C-28 A Model for University Engagement</td>
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<td>C-29 NCCI Studies: Excess Loss Factors and Unexpected Impact of Workers’ Compensation Medical Fee Schedules *</td>
<td>T</td>
<td>10:00 a.m.</td>
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<tr>
<td>C-30 Outlook for the PC Industry</td>
<td>W</td>
<td>8:00 a.m.</td>
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<td>C-31 Predictive Analytics in P&amp;C Insurance</td>
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<td>C-32 Predictive Modeling for Actuaries Book Project</td>
<td>W</td>
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<td>C-33 Reinsurance Markets - US vs International *</td>
<td>M</td>
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<td>C-34 Ride Sharing and the Impact on the Private Passenger Automobile Insurance Industry</td>
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<td>C-35 A Risk Like No Other: What Every Actuary Should Know About Cyber Threats</td>
<td>M</td>
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<td>C-36 The Role of Government Insurance Programs in Medical Professional Liability Insurance</td>
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<td>C-37 Solvency II Insights for North American Insurers</td>
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<td>C-38 Survey Says – Professionalism Edition *</td>
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<td>C-39 Take 2: Lights! Camera! Professionalism! *</td>
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<td>C-40 Trends in Insurance M&amp;A - Reading the Tea Leaves</td>
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<tr>
<td>C-41 Using Open Source and Open Platforms to Build Your Company’s Own View of Catastrophe Risk</td>
<td>M</td>
<td>10:30 a.m.</td>
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<tr>
<td>-- Roundtable Discussions (up to 1.2 CE)</td>
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# Educational Activity

Research Paper Presentations (earn up to 1.8 CE per Concurrent Session)

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<tr>
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P-1  Original Research Published in *Variance: Reserving and Risk Management Models* *

P-2  Original Research Published in *Variance: Data Patterns and Risk Pricing*

P-3  Predicting Insurance Loss: Two Approaches

All sessions will be recorded except where indicated by an asterisk (*).
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 .....................................................................................Rhinelander 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 .....................................................................................Rhinelander 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 .....................................................................................Rhinelander Gallery
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 ........................................................................................................ Rhinelander 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 .................. Rhinelander 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. **General Session: G-1:** Big Data – What It Is and What It Means for the Insurance Industry .................................................. Grand Ballroom Suite (Third Floor)
10:00 a.m. – 10:30 a.m. Refreshment Break & Exhibits ................................................................. Rhinelander Gallery
10:30 a.m. – 12:00 p.m. Concurrent Session 1

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<td>Nassau</td>
<td>Sutton North/Sutton Center</td>
<td>Sutton South/Regent</td>
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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

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<thead>
<tr>
<th>Beekman</th>
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<th>Gramercy West</th>
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<th>Madison</th>
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3:00 p.m. – 3:30 p.m. Refreshment Break & Exhibits Sponsored by Insureware ………………………………Rhinelanders 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**

<table>
<thead>
<tr>
<th>Time</th>
<th>Events</th>
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<tr>
<td>7:00 a.m. – 2:30 p.m.</td>
<td>Registration ………………………………………………………………………Second Floor East Promenade</td>
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<tr>
<td>7:00 a.m. – 9:00 a.m.</td>
<td>Continental Breakfast &amp; Exhibits Sponsored by LexisNexis ………………………………Rhinelanders Gallery</td>
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<tr>
<td>8:00 a.m. – 9:30 a.m.</td>
<td><strong>General Session: G-2:</strong> History of Property/Casualty Actuarial Work—Ratemaking (1914 - 2114) ………………………………..West Ballroom Suite (Third Floor)</td>
</tr>
<tr>
<td>8:40 a.m. – 4:15 p.m.</td>
<td><strong>General Session: G-3:</strong> Reserving for the Next 100 Years—Thinking outside the Triangle …………………………………………………East Ballroom Suite (Third Floor)</td>
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<tr>
<td>9:30 a.m. – 10:00 a.m.</td>
<td>Student Program ………………………………………………………………………New York Suite (Fourth Floor)</td>
</tr>
<tr>
<td>9:30 a.m. – 10:00 a.m.</td>
<td>Refreshment Break &amp; Exhibits ………………………………………………………………………Rhinelanders Gallery</td>
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</table>
### 2014 CENTENNIAL CELEBRATION AND ANNUAL MEETING SCHEDULE

**10:00 a.m. – 11:30 a.m.** Concurrent Session 3

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**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

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<tr>
<td>C-12: Demographic Trends and the Impact on P/C Insurance</td>
<td>C-3: Applications of Price Optimization: Rate-Capping Strategies for a Changing Market</td>
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**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)
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
Continental Breakfast & Exhibits Sponsored by LexisNexis................................. Rhinelander Gallery

8:00 a.m. – 9:30 a.m.
Concurrent Session 5

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<tr>
<td>C-5: Automobile Enhancements in Safety and Autonomy</td>
<td>C-10: Claim Issues - Both Emerging and Perennial</td>
<td>C-30: Outlook for the PC Industry</td>
<td>C-11: Credibility - A Unique Contribution from Casualty Actuaries</td>
</tr>
</tbody>
</table>

9:30 a.m. – 10:00 a.m.
Refreshment Break & Exhibits ................................................................. Rhinelander Gallery

10:00 a.m. – 11:30 a.m.
**General Session: G-4:** Future of the Insurance Industry—The Next 100 Years ........................................... Grand Ballroom Suite (Third Floor)

10:00 a.m. – 11:45 a.m.
Exhibitor Breakdown .............................................................................. Rhinelander Gallery

11:30 a.m. – 11:45 a.m.
Adjournment .................................................................................................. Grand Ballroom Suite (Third Floor)