

STATE OF VERMONT APPROVED CAPTIVE ACTUARIES

LAST NAME	FIRST NAME	COMPANY NAME	CITY	STATE	ZIP
ADCOCK	JEFFREY	WILLIS	NASHVILLE	TN	37214
ALDORISIO	ROBERT P.	MILLIMAN , INC.	W PATERSON	NJ	07424
ALFF	GREGORY N.	WILLIS NORTH AMERICA INC.	NASHVILLE	TN	37214
ALFUTH	TERRY J.	AON RISK CONSULTANTS	CHICAGO	IL	60601
ALMAGRO, JR.	MANUEL	TILLINGHAST	WEATOGUE	CT	06089
ANGELINA	MICHAEL E.	TILLINGHAST - TOWERS PERRIN	PHILADELPHIA	PA	19103
ANGELL	AMY P.	MILLIMAN, INC.	WAKEFIELD	MA	01880
AVAGLIANO	GUY A.	MILLIMAN , INC.	SAN FRANCISCO	CA	94108
BADER	PATRICIA D.	MARSH RISK & INSURANCE SERVICE	SAN FRANCISCO	CA	94119-3880
BANICK	TIMOTHY J.	AON RISK CONSULTANTS	MINNEAPOLIS	MN	55437
BARNES	KATHARINE	TOWERS PERRIN	BOSTON	MA	02199
BARTLETT	WILLIAM N.	BARTLETT ACTUARIAL GROUP, LTD.	HILTON HEAD	SC	29938
BASSMAN	BRUCE C.	TILLINGHAST	PHILADELPHIA	PA	19102
BELVIN	WILLIAM H.		NORTH BELLMORE	NY	11710
BENSIMON	ABBE S.	COMMERCIAL RISK RE-INS. CO.	STAMFORD	CT	06912
BERKEY	JASON E.	UNITED GUARANTY	GREENSBORO	NC	27420
BETHEL	NEIL	TILLINGHAST	IRVINE	CA	92614
BIENDI	RICHARD S.	MILLIMAN, INC.	NEW YORK	NY	10119-0038
BINGHAM	KEVIN M.	DELOITTE CONSULTING LLP	HARTFORD	CT	06103-3402
BISCOGLIA	TERRY J.	MADISON CONSULTING GROUP INC.	MADISON	GA	30650
BLACK	SUZANNE	MERCER OLIVER WYMAN ACTUARIAL	SAN FRANCISCO	CA	94111
BLACKBURN	WAYNE E.	MILLIMAN, INC.	W PATERSON	NJ	07424
BLIVESS	MICHAEL P.	MILLIMAN, INC.	WAYNE	PA	19087
BLOEMER	TONY F.	MILLIMAN, INC.	CHICAGO	IL	60606
BOHN	CHRISTOPHER D.	AON RISK CONSULTANTS	CHICAGO	IL	60601
BOURDON	THERESA W.	AON RISK CONSULTANTS	COLUMBIA	MD	21046
BOYD, JR.	WALLIS A.	DELOITTE CONSULTING LLP	HARTFORD	CT	06103-3402
BRADLEY	LORI M.	SIGMA ACTUARIAL CONSULTING GRP	BRENTWOOD	TN	37027
BRANNON	MARK L.	MERLINOS & ASSOCIATES INC	NORCROSS	GA	30092
BRIGHAM	JEREMY J.	TILLINGHAST-TOWERS PERRIN	WEATOGUE	CT	06089
BURGESS	MARK E.	CASCO	BETHESDA	MD	20814
BURKE	ANTHONY J.	MILLIMAN, INC.	WAKEFIELD	MA	01880
BURKETT	JOHN C.	AON RISK CONSULTANTS	COLUMBIA	MD	21046
BURNS	WILLIAM E.	NEW JERSEY STATE MEDICAL UW	LAWRENCEVILLE	NJ	08648
BURRUS	HAYDEN	CASUALTY ACTUARIES, INC.	ST. LOUIS	MO	63146
BURT, JR.	RICHARD F.	DELOITTE & TOUCHE	LOS ANGELES	CA	90071-3462
BUSBY	ROBERT W.	AIG AMERICAN GENERAL LIFE COS.	NEPTUNE	NJ	07753
BUTCHER, II	JOHN F.	TILLINGHAST TOWERS PERRIN	DALLAS	TX	75251
CAMP	JEANNE H.	ROBERT HUGHES ASSOCIATES, INC.	RICHARDSON	TX	75080-8100
CARLSON	CHRISTOPHER S.	MERCER OLIVER WYMAN	MILWAUKEE	WI	53202
CARLSON	JEFFREY R.	TILLINGHAST-TOWERS PERRIN	WEATOGUE	CT	06089
CARLTON, III	KENNETH E.	MILLIMAN, INC.	WAKEFIELD	MA	01880
CHANDLER	ANDREW M.	MERCER OLIVER WYMAN ACTUARIAL	ATLANTA	GA	30305
CHANSKY	JOEL S.	MILLIMAN, INC.	WAKEFIELD	MA	01880
CIARDIELLO	GARY T.	ERNST & YOUNG	ATLANTA	GA	30308
COCKLEY	JO ELLEN	AON RISK CONSULTANTS	CONSHOHOCKEN	PA	19428

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LAST NAME	FIRST NAME	COMPANY NAME	CITY	STATE	ZIP
COHEN	HOWARD S.	MILLIMAN, INC.	CHICAGO	IL	60603
COLBURN	JAMES T.	KPMG LLP	NEW YORK	NY	10017
COLEIANNE	CHRISTIAN J.	AON RISK CONSULTANTS	COLUMBIA	MD	21046
COLLINS	DOUGLAS J.	TILLINGHAST-TOWERS PERRIN	HAMILTON HM FX	BERMUDA	
COMSTOCK	SUSAN J.	MILLIMAN, INC.	BROOKFIELD	WI	53005
CONGER	ROBERT F.	TILLINGHAST	CHICAGO	IL	60606
CONKLIN	GREG	IRMG	PARAMUS	NJ	07652
CONWAY	ANN	TILLINGHAST	BOSTON	MA	02199
COOK	CHARLES F.	MBA, INC.	MOUNTAIN LAKES	NJ	07046
CORCORAN	THOMAS R.	TILLINGHAST-TOWERS PERRIN	WEATOGUE	CT	06089
CORNELISON	BRIAN C.	MERCER RFI	ATLANTA	GA	30338
COSTNER	JAMES E.	CASUALTY ACTUARIAL CONSULTANTS	BRENTWOOD	TN	37020
CRAWSHAW	MARK	MADISON CONSULTING GROUP	MADISON	GA	30650
CREMIN	TIMOTHY J.	MILLIMAN, INC.	WAKEFIELD	MA	01880
CRYAN	ASHA B.	JP MORGAN CHASE & CO.	NEW YORK	NY	10081
DAVENPORT	EDGAR W.	WILLIS	NASHVILLE	TN	37214
DAVIDSON	SHELLEY	TILLINGHAST	WEATOGUE	CT	60689
DAWSON	JOHN	ERNST & YOUNG	BOSTON	MA	02116
DE JACO	RAYMOND V.	COURTESY INSURANCE CO.	DEERFIELD BEACH	FL	33442
DEMATTEI	MICHAEL L.	MILLIMAN, INC.	PASADENA	CA	91101-2601
DENNING	RICHARD F.	RISK SCIENCES GROUP	ATLANTA	GA	30342
DENNISON	LISA	BYNAC, INC.	BRENTWOOD	TN	37027-8540
DEVLIN	PATRICK K.	PRICEWATERHOUSECOOPERS LLP	ATLANTA	GA	30309-3851
DEW	EDWARD D.	TILLINGHAST	HAMILTON HM FX	BERMUDA	
DIAMANTOUKOS	CHRISTOPHER	ERNST & YOUNG LLP	PHILADELPHIA	PA	19103
DICENSO	STEPHEN	MILLIMAN INC.	WAKEFIELD	MA	01880
DODGE	SCOTT H.	TILLINGHAST TOWERS PERRIN	WEATOGUE	CT	06089
DOEPKE	MARK A.	ACTUARIAL ADVISORS, INC.	MINNEAPOLIS	MN	55402
DOFFING	JEFFREY E.	AON RISK SERVICES	MINNEAPOLIS	MN	55437-1027
DOUGLAS	FRANK H.	AMERICAN INTERNAT'L. GROUP	NEW YORK	NY	10270
DUBIN	SHARON	AON RISK CONSULTANTS, INC.	PRINCETON	NJ	08540
DUMONTET	FRANCOIS R.	AON RISK CONSULTANTS INC.	SOMERSET	NJ	08873
EBERT	MARIBETH	WILLIAM M. MERCER INC.	NEW YORK	NY	10036
EDMONDSON	ALICE H.	COMPLETE ACTUARIAL SOLUTIONS	BETHESDA	MD	20814
ELY	KATHLEEN E.	MILLIMAN, INC.	WINDSOR	CT	06095
EMMA	CHARLES C.	PINNACLE ACTUARIAL RESOURCES	GENEVA	IL	60634
ENGELHUBER	RICHARD J.	MERCER RISK, FINANCE & INS	ATLANTA	GA	30305
FABER	JAMES A.	KPMG PEAT MARWICK	NEW YORK	NY	10154
FAERBER	CHARLES V.	RUDD AND WISDOM, INC.	AUSTIN	TX	78759
FARLEY	MICHAEL B.	AON RISK SERVICES	PHILADELPHIA	PA	19103
FELDMAN	MATTHEW	AON GLOBAL RISK CONSULTING	PHILADELPHIA	PA	19103
FELL	BRUCE D.	TOWERS PERRIN	NEW YORK	NY	10017
FIELDS	DAVID N.	AMERICAN INTERNAT'L. GROUP	NEW YORK	NY	10270
FINAN	JANINE A.	MARSH INCORPORATED	BURLINGTON	VT	05402
FISHER	LAWRENCE D.	CENTRAL STATES HEALTH & LIFE	OMAHA	NE	68134-0350
FLAHERTY	DANIEL J.	MILLIMAN, INC.	BROOKFIELD	WI	53005

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LAST NAME	FIRST NAME	COMPANY NAME	CITY	STATE	ZIP
FORD	EDWARD W.		CAMBRIDGE	MA	02138
FOWLER	RONNIE S.	MERCER OLIVER WYMAN	CHICAGO	IL	60606
FRANCESCONI	MICHAEL J.	UNUM PROVIDENT CORPORATION	PORTLAND	ME	04122
GAPP	STEVEN A.	AIG RISK MANAGEMENT, INC.	NEW YORK	NY	10270
GEORGE	CHRISTOPHER A.	WATSON WYATT WORLDWIDE	WELLESLEY	MA	02481
GHEZZI	THOMAS	TILLINGHAST	BOSTON	MA	02199-7612
GIBSON	JOHN J.	PRICEWATERHOUSECOOPERS	ATLANTA	GA	30309-3851
GLEBA	JOHN T.	MADISON CONSULTING GROUP	MADISON	GA	30650
GLICKSMAN	STEVEN A.	GLICKSMAN CONSULTING LLC	BOCA RATON	FL	33496
GODBOLD	N. TERRY	GODBOLD, MALPERE & CO.	ROSWELL	GA	30075
GOLD	DAVID B.	TOWERS PERRIN	CHICAGO	IL	60606-4637
GOLDBERG	STEVEN B.	KPMG PEAT MARWICK	NEW YORK	NY	10154
GOTTLIEB	LEON R.	MERCER OLIVER WYMAN	CHICAGO	IL	60606
GOULD	BRUCE	AON CONSULTING INC.	BALTIMORE	MD	21202
GRAVES	GREGORY T.	MILLIMAN, INC.	ATLANTA	GA	30326
GREEN	MICHAEL D.	DELOITTE & TOUCHE	CHICAGO	IL	60601
GREIG, JR.	RUSSELL H.	TILLINGHAST-TOWERS PERRIN	ATLANTA	GA	30326-4238
GRIFFITH	ANN V.	ERNST & YOUNG	ISELIN	NJ	08830-0471
GRUBER	CHARLES	SGRISK, INC.	LYNDHURST	NJ	07071
GRUENHAGEN,	TODD A.	STREFF INSURANCE SERVICES	NO. ST. PAUL	MN	55109-5102
GUILLEMETTE	SCOTT	REDEN & ANDERS, LTD.	MINNEAPOLIS	MN	55402
GUTZWILER	PATRICIA D.	OLIVER WYMAN ACTUARIAL	HOUSTON	TX	77002
HALE	JONATHAN B.	TRAVELERS INSURANCE COMPANIES	HARTFORD	CT	06115
HALL	ALLEN A.	CAPITAL ACTUARIAL CONSULTANTS	SACRAMENTO	CA	95818
HALLIWELL	LEIGH J.	CAPRISK CONSULTING GROUP	NASHVILLE	TN	37203
HANER	WALTER J.	WALTER HANER & ASSOCIATES	COOPERSTOWN	NY	13326
HARRIS	CARL M.	INS STRATEGIES CONSULTING LLC	WEST DES MOINES	IA	50266
HEAD	THOMAS F.	PROFESSIONAL ACTUARIAL SRVCS.	FORT WORTH	TX	76132
HECKMAN	PHILIP E.	AON RISK CONSULTANTS	CHICAGO	IL	60601
HEERSINK	AGNES H.	TILLINGHAST	DALLAS	TX	75251
HENNESSY	MARY R.	TOWERS, PERRIN, FORSTER	PHILADELPHIA	PA	19102
HERBERS	JOSEPH A.	PINNACLE ACTUARIAL RESOURCES	BLOOMINGTON	IL	61704
HERMES	THOMAS M.	TILLINGHAST-TOWERS PERRIN	WEATOGUE	CT	06089
HERZFELD	JOHN	MILLIMAN, INC.	WAKEFIELD	MA	01880
HINES	ALAN M.	PRICEWATERHOUSECOOPERS LLP	BOSTON	MA	02110
HOLLER	KEITH DOUGLAS	TILLINGHAST	WEATOGUE	CT	06089
HORBATT	WILLIAM R.	KPMG LLP	NEW YORK	NY	
HURLEY	JAMES D.	TILLINGHAST	ATLANTA	GA	30326
INGCO	AGUEDO (BOB)	AMI RISK CONSULTANTS, INC.	MIAMI	FL	33176
INKROTT	JAMES G.	WILLIAM M. MERCER, INC.	COLUMBUS	OH	43215
JAREB	CARA M.	WATSON WYATT WORLDWIDE	WASHINGTON	DC	20006
JOHNSON	ANDREW P.	MILLIMAN, INC.	WAKEFIELD	MA	01880
JOHNSON	BRIAN B.	BARTLETT ACTUARIAL GROUP, LTD.	CHARLESTON	SC	29401
JOHNSON	ERIK A.	AON RISK CONSULTANTS	RALEIGH	NC	27607
JOHNSON	MARK R.	AON RISK CONSULTANTS	MINNEAPOLIS	MN	55437
JONES	BRIAN A.	PRICEWATERHOUSECOOPERS LLP	LOS ANGELES	CA	90071

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JORDAN	EDWIN GEORGE	ERNST & YOUNG	HAMILTON HM BX	BE	
JORDAN	JEFFREY R.	JORDAN ACTUARIAL SERVICES	AGOURA HILLS	CA	91301
JOSEPH	DANA F.	MARSH, INC.	CHARLOTTE	NC	28202
JOSEPHSON	GARY R.	MILLIMAN, INC.	BROOKFIELD	WI	53005
JULGA	LORI E.	MILLIMAN, INC.	BROOKFIELD	WI	53005
KADISON	JEFFREY P.	PRACTICAL ACTUARIAL SOLUTIONS	WEST HARTFORD	CT	06107
KATZMAN	ROBERT	TRAVELERS	NEW YORK	NY	10017
KELLNER	TONY J.	PRICEWATERHOUSECOOPERS LLP	ATLANTA	GA	
KEMP	BRIAN D.	AON RISK CONSULTANTS	MINNEAPOLIS	MN	55437
KEMPPAINEN	DOUGLAS H.	TOWERS PERRIN	DALLAS	TX	75251
KENNERUD	DAVID R.	MILLIMAN, INC.	SEATTLE	WA	98101
KEROS	WILLIAM J.	AON GLOBAL RISK CONSULTING	DALLAS	TX	75204
KESHNER	STEVEN E.	SPRING CONSULTING GROUP LLC	BOSTON	MA	02109
KILROY	JOSEPH P.	AON RISK CONSULTANTS	PHILADELPHIA	PA	19103
KIRKLIN	ROBERT W.	TOWERS PERRIN	WEATOGUE	CT	06089
KIRSCHNER	GERALD S.	ERNST & YOUNG LLP	ATLANTA	GA	30308
KLEEN, JR.	JOHN T.	AMERICAN GENERAL ASSURANCE CO.	SCHAUMBURG	IL	60173
KOGUT	CHRISTINE K.	MILLIMAN, INC.	SO BURLINGTON	VT	05403
KOLOJAY	TIMOTHY M.	WILLIS	HOPKINTON	NH	03229
KOZLOWSKI	RONALD T.	TILLINGHAST-TOWERS PERRIN	SAN FRANCISCO	CA	94105
KRAUSE	GUSTAVE	INSURANCE INDUSTRY CONSULTANTS	ATLANTA	GA	30339
KUEHN	RONALD R.	HUGGINS ACTUARIAL SERVICES	MEDIA	PA	19063
KUFERA	KAY E.	KUFERA CONSULTING INC.	MONKTON	MD	21111
KULLMANN	CHARLES B.	AON RISK CONSULTANTS	CONSHOHOCKEN	PA	19428
KUO	CHUNG-KUO	TILLINGHAST-TOWERS PERRIN	ATLANTA	GA	30326
LACKE	STEVEN M.	CHRISTOPHER GROSS CONSULTING	ST. PAUL	MN	55101
LAKE	HEATHER D.	WILLIS OF TENNESSEE	NASHVILLE	TN	37214
LALINE, JR.	DANIEL G.	TILLINGHAST-TOWERS PERRIN	STAMFORD	CT	06901
LAMPRON	ERNEST J.	WILLIAM MERCER, INC.	BOSTON	MA	02116
LANE	WILLIAM R.	HEARTLAND ACTUARIAL CONSULTING	OMAHA	NE	68130
LANGE	DENNIS L.	MILLIMAN, INC.	BROOKFIELD	WI	53005
LARCHER	GREGORY D.	AON RISK SERVICES	COLUMBIA	MD	21046
LATTANZIO	STEPHEN P.	ACTUARIAL & TECHNICAL SOLUTION	RONKONKOMA	NY	11779
LEACH	ROBERT K.	JOHN HANCOCK FINANCIAL SERVICE	BOSTON	MA	02116
LEBENS	JOSEPH R.	TILLINGHAST - TOWERS PERRIN	WEATOGUE	CT	06089
LEFEBVRE	MARC-ANDRE	ALTERNATIVE RISK SOLUTIONS	WALTHAM	MA	02451-7305
LEFKOWITZ	SCOTT J.	MERCER OLIVER WYMAN ACTUARIAL	MELVILLE	NY	11747-4800
LENZ	CHARLES R.	PERR & KNIGHT, INC.	PACIFIC PALISADES	CA	90272
LEPAGE	PIERRE	TILLINGHAST	MONTREAL H3A 3J6	CANADA	
LETOURNEAU	CHARLES	AMERICAN ACTUARIAL CONSULTING	MARINA DEL REY	CA	90295
LEVINE	GEORGE	KPMG LLP	HARTFORD	CT	06103-4103
LICITRA	SAMUEL F.	AON ALTERNATIVE MARKET ORGN.	CHICAGO	IL	60601
LIEBESKIND	DEBRA S.	AON CONSULTING	SOMERSET	NJ	08873
LINDEN	ORIN M.	WATSON WYATT	NEW YORK	NY	10022-6225
LINDQUIST	PETER L.	AON RISK CONSULTANTS	NEW YORK	NY	10055
LINO	RICHARD A.	MERCER OLIVER WYMAN	PRINCETON	NJ	08540

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LITTMAN	MARK W.	PRICEWATERHOUSECOOPERS LLP	HARTFORD	CT	06103-4506
LOBANOV	SERGE M.	AON GLOBAL RISK CONSULTING	NEW YORK	NY	10055
LOCKWOOD	JANET GRAVES	AON RISK CONSULTANTS	CINCINNATI	OH	45241
LOMMELE	JAN A.	DELOITTE & TOUCHE	HARTFORD	CT	06103
LORD	RICHARD B.	MILLIMAN, INC.	PASADENA	CA	91101
LOW	MARY L.	WATSON WYATT INSURANCE & FINAN	BOSTON	MA	02110
MACGINNITIE	W. JAMES	TILLINGHAST	ATLANTA	GA	30326
MAHDASIAN	VAHAN A.	AON RISK CONSULTANTS	LOS ANGELES	CA	90017
MAHER	CHRISTOPHER	MAHER ASSOCIATES, INC.	MEDIA	PA	19063
MALONE	MARK T.	AON GLOBAL RISK CONSULTING	LONDON EC2M 4PL	UK	
MARCOVICI	ANDREA PASS	SPRING CONSULTING GROUP	BOSTON	MA	02109
MARTIN	JASON A.	TOWERS PERRIN	DALLAS	TX	75251
MARTISUS	DEREK	MARSH MANAGEMENT SERVICES	BURLINGTON	VT	05402-0530
MATH	STEVEN E.	THE WYATT COMPANY	DALLAS	TX	75201
MAXIE	BONNIE	MERCER OLIVER WYMAN ACTUARIAL	SAN FRANCISCO	CA	94111
MAYS	DEANN (DEE DEE)	PERR & KNIGHT, INC.	BOCA RATON	FL	33432
MCWHORTER, JR.	ARCHER	ACTUARIAL RESEARCH GROUP	HOUSTON	TX	77079
MERCER	BRIAN	MARSH	SAN FRANCISCO	CA	94111
MERLINO	PAUL M.	MERLINOS & ASSOCIATES	NORCROSS	GA	30092
MICCOLIS	JERRY A.	TILLINGHAST	ST. LOUIS	MO	63105
MICCOLIS	ROBERT S.	DELOITTE & TOUCHE LLP	PHILADELPHIA	PA	19103
MICHALCO	DONALD	MILLIMAN, INC.	WAYNE	PA	19087
MILFORD	ALLISON M.	TILLINGHAST-TOWERS PERRIN	ATLANTA	GA	30326-1119
MILLER	MARY F.	SELECT ACTUARIAL SERVICES	NASHVILLE	TN	37204-2254
MIZE	JOHN H.	TILLINGHAST	ATLANTA	GA	30326
MOHRMAN	DAVID F.	TOWERS PERRIN	WEATOGUE	CT	06089
MONNIN	GARY P.	G.P. MONNIN CONSULTING, INC.	AUSTIN	TX	78746
MORIN	FRANCOIS	TOWERS PERRIN	WEATOGUE	CT	06089
MOSHER	THOMAS L.	TOWERS PERRIN	STAMFORD	CT	06901
MOYNIHAN, JR.	KEVIN J.	UPPER MIDWEST INS SERVICES LLC	ST PAUL	MN	55105
MROTEK	KYLE S.	MILLIMAN, INC.	BROOKFIELD	WI	53005
MUETTERTIES	JOHN H.	MBA, INC.	MOUNTAIN LAKES	NJ	07046
MURPHY	WILLIAM F.	MILLIMAN, INC.	NEW YORK	NY	10119
NA	DAVID Y.	TILLINGHAST	WEATOGUE	CT	06089
NAYLOR	WALTER R.	MERCER RISK FINANCE & INS. CON	SAN FRANCISCO	CA	94111
NELSON	RICHARD	TOWERS PERRIN	ST. LOUIS	MO	63105-3411
NEUHAUSER, JR.	FRANK	AIG RISK MANAGEMENT	NEW YORK	NY	10270
NEWHOFF	AARON W.	BECHER & CARLSON	WOODLAND HILLS	CA	91367-7918
NIAMI	NARIMAN	WILLIS OF TENNESSEE, INC.	NEW YORK	NY	10281
NICHOLS	RAYMOND S.		WEST HARTFORD	CT	06119
NORMANDIN	ANDRE	NORMANDIN BEAUDRY CONSULTANTS	MONTREAL, QUEBEC	CANADA	H3A2A
NORTON	JONATHAN	CHUBB RE, INC.	BERNARDSVILLE	NJ	07924
NOVAK	DONNA C.	MMC ENTERPRISE RISK CONSULTING	MILWAUKEE	WI	53202
OBERHOLTZER	MARC F.	PRICEWATERHOUSECOOPERS	PHILADELPHIA	PA	19103
ODOMIROK	KATHLEEN C.	ERNST & YOUNG LLP	BOSTON	MA	02116
OLIVER	DOUGLAS W.	AIG RISK MANAGEMENT	NEW YORK	NY	10270

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OLSEN	DENNIS W.	C/O DBM	CHICAGO	IL	60603
OVERTURF	ANN ELIZABETH	SCRUGGS CONSULTING CORP.	ARGYLE	TX	76226
PALCZYNSKI	RICHARD W.	TRAVELERS INSURANCE COMPANY	HARTFORD	CT	06115
PARCIAK	THOMAS J.	AON CONSULTING	SOMERSET	NJ	08873
PATTERSON	ALEXA	ASSURANT SOLUTIONS	MIAMI	FL	33157
PEACOCK	WILLARD W.	INSURANCE INDUSTRY CONSULTANTS	ATLANTA	GA	30339
PEARL	CHARLES C.	MILLIMAN, INC.	DALLAS	TX	75231
PEI	KAI-JAUNG	RE SOURCE ACTUARIAL MGT.	MORRISTOWN	NJ	07960
PERR	TIMOTHY B.	TIMOTHY B. PERR & COMPANY	PACIFIC PALISADES	CA	90272
PETERSEN	SARAH L.	GREEN HILLS CONSULTING, INC.	NORTH ST PAUL	MN	55109-5102
PHILBRICK	STEPHEN W.	TILLINGHAST	WEATOGUE	CT	06089
PIERCE	ELLEN K.	CASUALTY ACTUARIAL CONSULTANTS	BRENTWOOD	TN	37027
PINO	SUSAN R.	DELOITTE CONSULTING LLP	MCLEAN	VA	22102
POE	MICHAEL D.	TOWERS PERRIN	ARLINGTON	VA	22201
POLLIO	JONATHAN M.	ASSURANT GROUP	MIAMI	FL	33157
PROCTOR	ARLIE J.	SCRUGGS CONSULTING	ARGYLE	TX	76226-4500
PUGLISI	VICTOR		STATEN ISLAND	NY	10304
PUMMER	STEVEN J.	TOWERS PERRIN	ST. LOUIS	MO	63105
QIN-FENG	NI	AON RISK CONSULTING	NEW YORK	NY	10038
QUINN	KATHLEEN	LIBERTY MUTUAL	BALA CYNWYD	PA	19004
QUINN	TIMOTHY	TOWERS PERRIN	SAN FRANCISCO	CA	94105
RADAU	CHRISTINE E.	PRICEWATERHOUSECOOPERS LLP	HARTFORD	CT	06103-4506
RADEK	JOHN D.	MERCER OLIVER WYMAN ACTUARIAL	CHICAGO	IL	60606
RAHARDJO	KAY K.	LIBERTY MUTUAL INS. CO.	BOSTON	MA	02117
RAMOTAR	RICARDO	AON RISK CONSULTANTS	NEW YORK	NY	10017
RATELLE	MARY P.	HEALTH RISK STRATEGIES, LLC	EDINA	MN	55435
RECH	JAMES E.	GPW & ASSOCIATES	PHOENIX	AZ	85004
REDDICK	BRENDA	AON RISK CONSULTANTS, INC.	MINNEAPOLIS	MN	
REGNIER	STEVEN J.	REGNIER CONSULTING GROUP, INC.	STEVENS POINT	WI	54481
RHODES	ALCHRON J.	SIGMA ACTUARIAL CONSULTING GRO	BRENTWOOD	TN	37027
RICHTER	GREGG P.	TOUCHSTONE CONSULTING GRP	WORCESTER	MA	01608
RIZZO, II	JOSEPH L.	AON RISK CONSULTANTS, INC.	CHICAGO	IL	60601
RIZZUTO	ANTHONY V.	AVR CONSULTING INC.	RED BANK	NJ	07701
ROBB	STEPHEN A.	AON CONSULTING	CHICAGO	IL	60601
ROBERTSON	JOHN P.	WEXFORD ACTUARIAL & CONSULTING	CONSHOHOCKEN	PA	19428-0867
ROHN	DIANE R.	TILLINGHAST	DALLAS	TX	75251
ROSS	GAIL M.	MILLIMAN, INC.	PRINCETON	NJ	08540
ROZEMA	MICHAEL R.	BECHER & CARLSON RISK MGT.	WOODLAND HILLS	CA	91367-7918
RYAN	KEVIN M.	WEXFORD ACTUARIAL & CONSULTING	CONSHOHOCKEN	PA	19428-0867
SAHASRABUDDHE	RAJESH V.	AON RISK CONSULTANTS, INC.	CONSHOHOCKEN	PA	19428-0867
SAMES	SUSAN R.	TILLINGHAST-TOWERS PERRIN	WEATOGUE	CT	06089
SANDERS	ROBERT L.	MILLIMAN, INC.	BROOKFIELD	WI	53005
SAUNDERS	SCOTT N.	AON RISK SERVICES	PITTSBURGH	PA	15222-3110
SCHMITZ	MICHAEL C.	MILLIMAN, INC.	BROOKFIELD	WI	53005
SCHOLL	JEFFREY W.	MERCER OLIVER WYMAN ACTUARIAL	COLUMBUS	OH	43215
SCHULER	RONALD J.	AON RISK CONSULTANTS	SOUTHFIELD	MI	48075

STATE OF VERMONT APPROVED CAPTIVE ACTUARIES

LAST NAME	FIRST NAME	COMPANY NAME	CITY	STATE	ZIP
SCOTT	ROBERT F.	CASUALTY ACTUARIES, INC.	ST. LOUIS	MO	63146
SCRUGGS	MICHAEL L.	ZINGENUITY, INC.	ARGYLE	TX	76226
SEIDEL	DAVID A.	MINNESOTA LIFE INS. CO.	ST. PAUL	MN	55101
SESTITO	AMY L.	AON RISK CONSULTANTS	PHILADELPHIA	PA	19103
SHADMAN	AHMAD	COMPLETE ACTUARIAL SOLUTIONS	BETHESDA	MD	20814
SHAMPO	JONATHAN N.	AON RISK CONSULTANTS	CHICAGO	IL	60601
SHEPHERD	DAVID M.	MERLINOS & ASSOCIATES, INC.	NORCROSS	GA	30092
SHERMAN, JR.	OLLIE L.	TILLINGHAST	ROSSLYN	VA	22209-1722
SHOOP	EDWARD C.		ESSEX JCT	VT	05452
SILBERSTEIN	BEN	AJA RISK MGT CONSULTANTS	GREAT BARRINGTON	MA	01230
SIRKIN	JEFFREY S.	AON RISK CONSULTANTS	CHICAGO	IL	60601
SIROVATKA	ELISSA M.	TILLINGHAST	CHICAGO	IL	60606
SLOTZNICK	LISA A.	PRICEWATERHOUSECOOPERS LLP	ATLANTA	GA	30309
SLUSARSKI	JOHN	DELOITTE & TOUCHE LLP	HARTFORD	CT	06103
SMITH	JONATHAN	JONATHAN SMITH & ASSOCIATES	EASTON	CT	06612
SMITH	MARY K.	WILLIS CORROON	CHICAGO	IL	60603
SMITH	MICHAEL B	TILLINGHAST-TOWERS PERRIN	JACKSONVILLE	FL	32207
SOMMER	DAVID	TILLINGHAST-TOWERS PERRIN	PRINCETON	NJ	08543
SOUTH	JAY M.	AON RISK CONSULTANTS, INC.	RADNOR	PA	19087
SPITZER	CHARLES R.	THE MIIX GRP OF COMPANIES	LAWRENCEVILLE	NJ	08648
STEENECK	LEE R.	GENERAL REINSURANCE CORP.	STAMFORD	CT	06904
STEINCE	DOUGLAS C.	GALLAGHER PIPINO, INC.	YOUNGSTOWN	OH	44513-3849
STEINHAUSER	JOHN W.	WORTH CORPORATE PLANNING LLC	NEW YORK	NY	10016
STEPHENS	MICHAEL D.	ASSURANT GROUP	MIAMI	FL	33187
STERGIOU	E. JAMES	SR RISK, INC.	LYNDHURST	NJ	07071
STONE	EDWARD C.	SEDGWICK OF PENNSYLVANIA	PHILADELPHIA	PA	19103-2750
SUCHOFF	STUART	MILLIMAN & ROBERTSON	IRVINE	CA	92618-3335
SUMMERVILLE	RONALD C.	RCS CONSULTING GROUP	CHEVY CHASE	MD	20815
SUTTER	RUSSELL L.	TILLINGHAST-TOWERS PERRIN	ST. LOUIS	MO	63105
SWEENY	ANDREA M.	CASUALTY ACTUARIAL ASSISTANCE	MERIDEN	CT	06450
SYMON	STEVEN J.	MERCER OLIVER WYMAN	NEW YORK	NY	10036-2709
TAIT	CHRISTOPHER	MILLIMAN, INC.	WAYNE	PA	19087-5572
TAYLOR	JANE C.	JUNCTION CONSULTING, INC.	MULLICA HILL	NJ	08062
TAYLOR	R. GLENN	TAYLOR-WALKER & ASSOCIATES	MIDVALE	UT	84047
THOMPSON	WILLIAM J.	MILLIMAN, INC.	WINDSOR	CT	06095
VAN ARK	WILLIAM R.	TILLINGHAST	SOUTHFIELD	MI	48075
VAN EPPS	ROBERT W.	FINANCIAL RISK ANALYSTS LLC	DAVIDSON	NC	28036
VAN SLYKE, III	OAKLEY E.		MISSION VIEJO	CA	92691
VATAHA	JOHN C.		HOLLAND	PA	18966
VISNER	STEVEN M.	ERNST & YOUNG LLP	NEW YORK	NY	10019
VOTTA	JAMES C.	ERNST & YOUNG LLP	NEW YORK	NY	10036
VU	SEBASTIAN	THE TRAVELERS COMPANIES	HARTFORD	CT	06183
WADE	ROGER C.	KPMG LLP	AUSTIN	TX	78701
WAINSCOTT	ROBERT H.	ERNST & YOUNG	CHICAGO	IL	60606-6301
WALDHAUER	AMY R.	AON RISK CONSULTANTS	NEW YORK	NY	10055
WALDRON	CHARLES M.	MILLIMAN, INC.	WINDSOR	CT	06095

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WALLING, III	ROBERT J	PINNACLE ACTUARIAL RESOURCES,	BLOOMINGTON	IL	61704
WANNER	CHARLES A.	GPW AND ASSOCIATES, INC.	PHOENIX	AZ	85004
WASSERMAN	DAVID L.	KPMG PEAT MARWICK	NEW YORK	NY	10154
WATKINS	NANCY	MILLIMAN, INC.	SAN FRANCISCO	CA	94108-2702
WEBER	ROBERT A.	WEBER CONSULTING	IRVINE	CA	92604
WEIN	JUDITH F.	AON RISK CONSULTANTS	NEW YORK	NY	10055-0002
WEINSTEIN	SCOTT P.	KPMG LLP	ATLANTA	GA	30308
WELLER	ALFRED O.	WATSON WYATT INS & FINANCIAL	NEW YORK	NY	10022
WHITE	PATRICIA C.	SELECT ACTUARIAL SERVICES	NASHVILLE	TN	37215
WHITSON	ARTHUR S.	MERCER OLIVER WYMAN ACTUARIAL	CHICAGO	IL	60606-7500
WICK	PETER G.	MILLIMAN, INC.	BROOKFIELD	WI	53005
WICKHAM	ROSEMARY	MERLINOS & ASSOCIATES INC.	NORCROSS	GA	30092
WILLIAMS	LAWRENCE	MARSH USA	NEW YORK	NY	10036
WILSON	DAVID	WINDSOR STRATEGY PARTNERS	PRINCETON JCT	NJ	08550
WISCHMEYER	CHAD C.	MERCER OLIVER WYMAN ACTUARIAL	CHICAGO	IL	60606-7500
WOLF	ROBERT F.	MERCER OLIVER WYMAN	CHICAGO	IL	60606
WOMACK	TAD E.	WILLIS CORROON CORPORATION	CHICAGO	IL	60603
WOOD	JAMES O.	TILLINGHAST	ATLANTA	GA	30326
WRIGHT	JOHN S.	PMI MORTGAGE INSURANCE CO.	SAN FRANCISCO	CA	94111
WRIGHT, III	WALTER C.	MERCER OLIVER WYMAN	NEW YORK	NY	10036-2708
WROBEL, JR.	EDWARD M.	TILLINGHAST	WEATOGUE	CT	06089
YEZZI, JR.	VINCENT F.	TILLINGHAST	PHILADELPHIA	PA	19102
YONKUNAS	JOHN P.	TILLINGHAST	WEATOGUE	CT	06089-9658
YOUNG	BRYAN G.	TILLINGHAST	ATLANTA	GA	
ZIRIN	JOSHUA A.	DION, DURRELL & ASSOCIATES, IN	DOWNERS GROVE	IL	60515-7921
ZUBULAKE	THEODORE J.	MERCER, MEIDINGER, HANSEN	NEW YORK	NY	10036-2708