

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1954 VOL. 6 NO. 16**

**INDEX TO VOLUME VI**

- ACCIDENT AND SICKNESS INSURANCE—*See also* Federal Reinsurance of Health Plans, 196; Individual Sickness and Accident Insurance, 205; *and* Disability and Accident and Sickness, 320; *also* Group Accident and Sickness Insurance.  
Some Considerations in the Development of an Individual Accident and Sickness Program—James T. Phillips, 350; Discussion, 380.  
Concentration of Risk and the Catastrophic Accident Hazard—Edward A. Green, 506; Discussion, 512.
- ACCIDENT HAZARD—*See under* Accident and Sickness Insurance.
- ACTUARIAL NOTE: SOME  $3\frac{1}{2}\%$  COMMUTATION COLUMNS *a*-1949 TABLE—J. G. Fletcher, 178.
- ACTUARIES—*See also* Agency-Actuarial Cooperation, 316.  
The First United States Government Actuary and His Successors—Robert J. Myers, 488; Discussion, 497.
- ADAMS, S. P.  
Discussion on: Premium Rates, 269.  
Underwriting, 577.
- AGENTS—*See also* Practices and Procedures, 324.  
Agency-Actuarial Cooperation—Informal Discussion, 316.
- AGES OVER 65—*See* Underwriting, 281.
- ALLAN, WILLIAM—Discussion on: Policy Plans, 274.
- ALLEN, H. G.—Discussion on: Premium Rates, 271.
- AMERMAN, GUY  
Discussion on: Premium Rates, 271.  
Agency-Actuarial Cooperation, 317.
- AMES, J. H.—Discussion on: Policy Plans, 273.
- ANDERSON, B. M.—Legal Notes, 212, 608.
- ANDERSON, D. R.—Discussion on: Underwriting, 582.
- ANDERSON, R. R.—Discussion on: Accident and Sickness, 585.
- ANDERSON, T. L.—Discussion on: Accident and Sickness, 587.
- ANDERSON, W. M.—Discussion on: Social Security, 203.
- ANNUITIES—*See also* Dividends.  
Present Value of Future Benefits—Informal Discussion, 607.  
Annuities and Settlement Options—Informal Discussion, 186.  
Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts—John M. Boormeester, 43; Discussion, 532.  
Joint-and-Survivor Annuities for the Uniformed Services: Legislative History and Application of UNIVAC to Actuarial Problems Involved—Robert J. Myers, Edward H. Friend, and Frances E. Holberton, 61.  
The "ELAS" Life Income Mortality Table—Harry Walker, 85; Discussion, 546.  
Actuarial Note: Some  $3\frac{1}{2}\%$  Commutation Columns *a*-1949 Table—J. G. Fletcher, 178.
- ARCHER, G. P.—Discussion on: Underwriting, 286.
- ARCHIBALD, A. E.—Discussion on: Practices and Procedures, 325.
- BANK LOANS—*See* Policy Plans, 273.
- BARRY, DANIEL—Discussion on: Annuities, Present Value, 607.
- BARTIMER, HERMAN—Discussion on: Measure of Actuarial Soundness in a Pension Plan of the Railroad Retirement Type (Abraham M. Niessen), 523.
- BARTLESON, E. L.—Discussion on: Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 401.

- BEARDSLEY, C. M.  
Discussion on: Individual Sickness and Accident Insurance, 209.  
Disability and Accident and Sickness, 320, 323.
- BEERS, H. S.—Discussion on: Federal Reinsurance of Health Plans, 197.
- BEERS, JOSEPHINE  
Discussion on: Underwriting, 582.  
Accident and Sickness, 588.
- BELL, W. M.—Discussion on: 1951 Impairment Study, 312.
- BERKELEY, E. C.—Discussion on: Concentration of Risk and the Catastrophic Accident Hazard (Edward A. Green), 512.
- BEVERIDGE, J. R.—Discussion on: Annuities and Settlement Options, 187.
- BLAKEMAN, H. H.—Discussion on: Agency-Actuarial Cooperation, 317, 319.
- BLUE SHIELD PLAN, Surgical and Medical Insurance by a—Arthur Hunter and James F. Coleman, 6; Discussion, 518.
- BOERMEESTER, JOHN M.—Paper: Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts, 43; Discussion, 532.
- BOLT, WILLIAM—Discussion on: 1951 Impairment Study, 307.
- BOOK REVIEWS AND NOTICES—219, 616.
- BOWERMAN, W. G.—Discussion on: Prudential Mortality Experience by Sex (Erwin A. Rode), 544.
- BOWLES, T. P.—Discussion on: Premiums and Dividends, 313.
- BRAGG, J. M.—Discussion on: Accident and Sickness, 599.
- BRONSON, D. C.  
Discussion on: Measure of Actuarial Soundness in a Pension Plan of the Railroad Retirement Type (Abraham M. Niessen), 526.  
The First United States Government Actuary and His Successors (Robert J. Myers), 502.
- BROWN, W. C.—Discussion on: Practices and Procedures, 325.
- BUCK, N. F.—Discussion on: 1951 Impairment Study, 311.
- BUCKNER, LEWIS P.—Obituary Notice, 641.
- BUDGET PROCEDURE—*See* Practices and Procedures, 324.
- CAMP, KINGSLAND—Discussion on: Polynomial Interpolation in Terms of Symbolic Operators (T. N. E. Greville and Hubert Vaughan), 477.
- CANADA—*See* Social Security, 200.
- CATASTROPHIC ACCIDENT HAZARD, Concentration of Risk and the—Edward A. Green, 506; Discussion, 512.
- CHODORCOFF, WILLIAM—Discussion on: Contingency Reserves, 604.
- CLEAVER, W. J.—Discussion on: Practices and Procedures, 324.
- COIT, RALPH BOLLES—Obituary Notice, 233.
- COLEMAN, JAMES F.  
Paper with Arthur Hunter: Surgical and Medical Insurance by a Blue Shield Plan, 6; Discussion, 518.  
Discussion on: Individual Sickness and Accident Insurance, 210.
- CONCENTRATION OF RISK AND THE CATASTROPHIC ACCIDENT HAZARD—Edward A. Green, 506; Discussion, 512.
- CONNOLLY, C. H.—Discussion on: Policy Plans, 277.
- CONROD, S. F.  
Discussion on: Individual Sickness and Accident Insurance, 208.  
Agency-Actuarial Cooperation, 318.
- CONTINGENCY RESERVES—Informal Discussion, 603.
- CONVERSIONS—*See* Policy Plans and Rates, 183.
- CROWLEY, G. M.—Discussion on: Policy Plans, 274.

- CRUESS, LEIGH  
 Discussion on: Social Security, 201, 202.  
 Premium Rates, 270.  
 1951 Impairment Study, 287.
- CUETO, MANUEL R.  
 Paper: Monetary Values for Ordinary Disability Benefits, Based on Period 2 of the 1952 Intercompany Study of the Society's Committee, with 2½% Interest, 108; Discussion, 561.  
 Discussion on: Dividends, 605.
- DAVIS, G. H.—Discussion on: Accident and Sickness, 597.
- DAVIS, M. E.—Discussion on: Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 406.
- DEFICIENCY RESERVE—*See* Premium Rates, 267.
- DISABILITY BENEFITS—*See also* Premium Rates, 267; *also see* Underwriting, 281.  
 Disability and Accident and Sickness—*Informal Discussion*, 320.  
 Monetary Values for Ordinary Disability Benefits, Based on Period 2 of the 1952 Intercompany Study of the Society's Committee, with 2½% Interest—Manuel R. Cueto, 108; Discussion, 561.
- DIVIDENDS—*See also* Premiums and Dividends, 313.  
 On Annuities, Decreasing Term, and Extended Term Insurance—*Informal Discussion*, 605.
- DOUBLE INDEMNITY—*See* Underwriting, 281.
- DRAFTS AND POSTDATED CHECKS—*See* Policy Plans, 273.
- DUNCAN, R. M.  
 Discussion on: Equity Forms of Savings, 193.  
 Annuities, Present Value, 604.
- DUNKLEY, H. C.—Discussion on: Disability and Accident and Sickness, 322.
- "ELAS" LIFE INCOME MORTALITY TABLE—Harry Walker, 85; Discussion, 546.
- ELECTRONIC MACHINES—*See* Practices and Procedures, 324.
- EQUITY FORMS OF SAVINGS—*Informal Discussion*, 193.
- ESTES, E. F.—Discussion on: Premiums and Dividends, 314.
- EXTENDED TERM—*See* Dividends.
- FAMILY INCOME—*See* Dividends.
- FEDERAL REINSURANCE OF HEALTH PLANS—*Informal Discussion*, 196.
- FEMALES—*See* Policy Plans and Rates, 183; *also* Policy Plans, 273.
- FIRST UNITED STATES GOVERNMENT ACTUARY AND HIS SUCCESSORS—Robert J. Myers, 488; Discussion, 497.
- FLETCHER, J. G.—Actuarial Note: Some 3¼% Commutation Columns *a*—1949 Table, 178.
- FOREIGN RESIDENTS—*See* Underwriting, 578.
- FORMULA FOR THE L-FUNCTION IN A SPECIAL MORTALITY TABLE Eliminating a Given Cause of Death, On the—T. N. E. Greville, 1.
- FRAZER, P. K.—Discussion on: 1951 Impairment Study, 311.
- FREEDMAN, PHILIP—Discussion on: Policy Plans and Rates, 185.
- FRIEND, EDWARD H.—Paper with Robert J. Myers and Frances E. Holberton: Joint- and-Survivor Annuities for the Uniformed Services: Legislative History and Application of UNIVAC to Actuarial Problems Involved, 61.
- GENERAL METHOD OF CALCULATING EXPERIENCE NET EXTRA PREMIUMS Based on the Standard Net Amount at Risk—Walter Shur, 99; Discussion, 553.
- GOSSAGE, C. D.—Discussion on: 1951 Impairment Study, 310.
- GREEN, EDWARD A.—Paper: Concentration of Risk and the Catastrophic Accident Hazard, 506; Discussion, 512.
- GREENWOOD, J. A.—Discussion on: Agency-Actuarial Cooperation, 319.

- GREVILLE, T. N. E.  
 Paper: On the Formula for the L-Function in a Special Mortality Table Eliminating a Given Cause of Death, 1.  
 Paper with Hubert Vaughan: Polynomial Interpolation in Terms of Symbolic Operators, 413; Discussion, 477.
- GROSSMAN, E. A.  
 Discussion on: 1951 Impairment Study, 312.  
 Measure of Actuarial Soundness in a Pension Plan of the Railroad Retirement Type (Abraham M. Niessen), 528.  
 General—Group Welfare Plans, 602.
- GROTH, A. O.—Discussion on: Premium Rates, 268.
- GROUP ACCIDENT AND SICKNESS INSURANCE—*See also* Accident and Sickness Insurance.  
 Surgical and Medical Insurance by a Blue Shield Plan—Arthur Hunter and James F. Coleman, 6; Discussion, 518.  
 Group Welfare Plans—Informal Discussion, 601.
- GUERTIN, A. N.—Discussion on: Investments, 279.
- GUEST, RICHARD C.—Presidential Address: Insurance Supervision, 337.
- HAMILTON, J. A.—Member of Panel on: The Implications to Insurance of the 1954 Internal Revenue Code, 564.
- HART, W. VAN B.  
 Discussion on: Individual Sickness and Accident Insurance, 206.  
 Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 388.
- HEAD, G. O.—Discussion on: Practices and Procedures, 324.
- HELPHAND, B. J.—Discussion on: Individual Sickness and Accident Insurance, 208.
- HENNINGSEN, V. E.—Discussion on: Annuities and Settlement Options, 188.
- HOHAUS, R. A.—Discussion on: The First United States Government Actuary and His Successors (Robert J. Myers), 498.
- HOLBERTON, FRANCES E.—Paper with Robert J. Myers and Edward H. Friend: Joint-and-Survivor Annuities for the Uniformed Services: Legislative History and Application of UNIVAC to Actuarial Problems Involved, 61.
- HOLMES, B. T.—Discussion on: Underwriting, 578.
- HOSKINS, J. E.  
 Discussion on: Annuities and Settlement Options, 186.  
 Premium Rates, 267.  
 The "ELAS" Life Income Mortality Table (Harry Walker), 549.  
 Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts (John M. Boermeester), 539.
- HOSPITALIZATION—*See* Accident and Sickness.
- HUEHL, W. H.—Discussion on: Investments, 279.
- HUNTER, ARTHUR—Paper with James F. Coleman: Surgical and Medical Insurance by a Blue Shield Plan, 6; Discussion, 518.
- HURD, H. GORDON—Obituary Notice, 234.
- HUSTON, F. E.—Discussion on: Premiums and Dividends, 313.
- HYPERTENSION, A Pilot Study of—Annie Mary Lyle, 247.
- IMPAIRMENT STUDY 1951—*See also* Practices and Procedures, 324.  
 Panel Presentation and Informal Discussion, 287.
- IMPLICATIONS TO INSURANCE OF THE 1954 INTERNAL REVENUE CODE—Panel Discussion, 564.
- INDIVIDUAL SICKNESS AND ACCIDENT INSURANCE—Informal Discussion, 205.
- INSURANCE SUPERVISION—Presidential Address of Richard C. Guest, 337.
- INTEREST RATES—*See* Investments, 279.
- INTERIM STATEMENTS—*See* Practices and Procedures, 324.
- INTERPOLATION IN TERMS OF SYMBOLIC OPERATORS, Polynomial—T. N. E. Greville and Hubert Vaughan, 413; Discussion, 477.

- INVESTMENTS—*See also* Contingency Reserves.  
 Informal Discussion, 279.
- JACKSON, H. H.—Discussion on: The First United States Government Actuary and His Successors (Robert J. Myers), 499.
- JOHNSTON, FREDERICK H.—Obituary Notice, 234.
- JOINT-AND-SURVIVOR ANNUITIES FOR THE UNIFORMED SERVICES: Legislative History and Application of UNIVAC to Actuarial Problems Involved—Robert J. Myers, Edward H. Friend, and Frances E. Holberton, 61.
- JONES, N. F.—Discussion on: Accident and Sickness, 595.
- KIRKPATRICK, T. H.  
 Discussion on: Individual Sickness and Accident Insurance, 208.  
 Underwriting, 582.  
 Accident and Sickness, 600.
- KLEM, WALTER—Discussion on: Premium Rates, 267, 268.
- KNIGHT, G. F.  
 Discussion on: Underwriting, 283.  
 Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts (John M. Boormeester), 532.
- LACHNER, H. A.—Discussion on: Individual Sickness and Accident Insurance, 209.
- LAIRD, M. A.—Discussion on: Premium Rates, 272.
- LAWSON, H. R.  
 Discussion on: Equity Forms of Savings, 194.  
 Policy Plans, 278.  
 Agency-Actuarial Cooperation, 316.  
 Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 405.
- LEGAL NOTES—B. M. Anderson, 212, 608.
- LEGGETT, R. A.—Discussion on: Policy Plans, 275.
- LEW, E. A.  
 Discussion on: Underwriting, 281.  
 1951 Impairment Study, 289, 310.  
 Underwriting, 580.
- LINTON, M. A.  
 Discussion on: Equity Forms of Savings, 193.  
 Social Security, 201.
- LYLE, ANNIE MARY—Paper: A Pilot Study of Hypertension, 247.
- LYONS, D. J.—Discussion on: Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 396.
- MABON, J. B.—Discussion on: Underwriting, 576.
- MACDONALD, J. B.—Discussion on: A General Method of Calculating Experience Net Extra Premiums Based on the Standard Net Amount at Risk (Walter Shur), 553.
- MACGREGOR, K. R.—Discussion on: The First United States Government Actuary and His Successors (Robert J. Myers), 501.
- MACLEAN, J. B.—Discussion on: The First United States Government Actuary and His Successors (Robert J. Myers), 497.
- MACLEAN, J. F.  
 Discussion on: Premiums and Dividends, 314.  
 Agency-Actuarial Cooperation, 318.  
 Practices and Procedures, 324.  
 Accident and Sickness, 586.
- MACRAE, E. M.—Discussion on: Underwriting, 282, 285, 580.
- MARCUS, J. J.—Discussion on: Individual Sickness and Accident Insurance, 210.
- MARSHALL, E. W.—Discussion on: 1951 Impairment Study, 305.

- MARSHALL, GLADSTONE—Discussion on: Annuities and Settlement Options, 186.
- MATHEWSON, FRANCIS A. L.—Discussion on: 1951 Impairment Study, 312.
- MAYERSON, A. L.  
 Discussion on: Federal Reinsurance of Health Plans, 198.  
 Premiums and Dividends, 314, 315.
- MCANDLESS, ALVA J.—Obituary Notice, 235.
- MCDONNELL, J. R.—Discussion on: Prudential Mortality Experience by Sex (Erwin A. Rode), 542.
- MCKINNEY, G. D.—Discussion on: Premiums and Dividends, 313.
- MEASURE OF ACTUARIAL SOUNDNESS IN A PENSION PLAN of the Railroad Retirement Type—Abraham M. Niessen, 26; Discussion, 523.
- MELLMAN, R. J.—Discussion on: Accident and Sickness, 595.
- MILITARY SERVICE—*See* Underwriting, 281.
- MILLER, J. H.  
 Discussion on: Disability and Accident and Sickness, 321.  
 Accident and Sickness, 598.
- MILLER, M. D.  
 Discussion on: Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 403.  
 Accident and Sickness, 583.
- MINIMUM STATUTORY NONFORFEITURE VALUES FOR RETIREMENT ANNUITY CONTRACTS—John M. Boormeester, 43; Discussion, 532.
- MONETARY VALUES FOR ORDINARY DISABILITY BENEFITS, Based on Period 2 of the 1952 Intercompany Study of the Society's Committee, with 2½% Interest—Manuel R. Cueto, 108; Discussion, 561.
- MONTGOMERY, R. C.—Discussion on: 1951 Impairment Study, 309, 312.
- MOORE, P. C.—Discussion on: Disability and Accident and Sickness, 320.
- MOORHEAD, E. J.  
 Discussion on: Annuities and Settlement Options, 188.  
 Member of Panel on: The Implications to Insurance of the 1954 Internal Revenue Code, 566.
- MORRISON, J. E.  
 Discussion on: Policy Plans and Rates, 183.  
 Policy Plans, 277.
- MORSE, R. H.—Discussion on: Individual Sickness and Accident Insurance, 207.
- MORTALITY  
 Prudential Mortality Experience by Sex—E. A. Rode, 48; Discussion, 542.  
 A Pilot Study of Hypertension—Annie Mary Lyle, 247.  
 Mortality Statistics—*See* Underwriting.
- MORTALITY TABLE  
 On the Formula for the L-Function in a Special Mortality Table Eliminating a Given Cause of Death—T. N. E. Greville, 1.  
 The "ELAS" Life Income Mortality Table—Harry Walker, 85; Discussion, 546.  
 Actuarial Note: Some 3¼% Commutation Columns *a*-1949 Table—J. G. Fletcher, 178.
- MORTON, A. P.  
 Discussion on: Underwriting, 282.  
 1951 Impairment Study, 303.  
 Underwriting, 579.
- MOULTON, CLARENCE EGERTON—Obituary Notice, 327.
- MUTUAL SAVINGS—*See* Equity Forms of Savings, 193.
- MYERS, ROBERT J.  
 Paper with Edward H. Friend and Frances E. Holberton: Joint-and-Survivor Annuities for the Uniformed Services: Legislative History and Application of UNIVAC to Actuarial Problems Involved, 61.

- Paper: The First United States Government Actuary and His Successors, 488;  
Discussion, 497.  
Discussion on: Federal Reinsurance of Health Plans, 198.  
Social Security, 200.
- NAYLOR, C. A.—Discussion on: Accident and Sickness, 592.
- NIESSEN, ABRAHAM M.  
Paper: Measure of Actuarial Soundness in a Pension Plan of the Railroad Retirement Type, 26; Discussion, 523.  
Discussion on: The First United States Government Actuary and His Successors (Robert J. Myers), 501.
- NILES, R. H.—Discussion on: Disability and Accident and Sickness, 321.
- NOBACK, J. C.—Discussion on: The "ELAS" Life Income Mortality Table (Harry Walker), 546.
- NONFORFEITURE VALUES FOR RETIREMENT ANNUITY CONTRACTS, Minimum Statutory—John M. Boermeester, 43; Discussion, 532.
- NONMEDICAL—See Underwriting.
- NORTON, ELIJAH HISE, JR.—Obituary Notice, 642.
- NOVEMBER, W. J.  
Discussion on: 1951 Impairment Study, 302.  
Underwriting, 580.  
Dividends, 605.
- OBITUARY NOTICES  
Buckner, Lewis P., 641.  
Coit, Ralph Bolles, 233.  
Hurd, H. Gordon, 234.  
Johnston, Frederick H., 234.  
McAndless, Alva J., 235.  
Moulton, Clarence Egerton, 327.  
Norton, Elijah Hise, Jr., 642.  
Parker, John Gowans, 237.  
Siminow, Samuel, 239.  
Tousaw, Albert Anderson, 642.  
Washburne, Alva Courtenay, 643.
- OLSEN, J. J.—Discussion on: Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 390.
- ON THE FORMULA FOR THE L-FUNCTION IN A SPECIAL MORTALITY TABLE Eliminating a Given Cause of Death—T. N. E. Greville, 1.
- PARKER, JOHN GOWANS—Obituary Notice, 237.
- PAULEY, B. S.—Discussion on: Underwriting, 576.
- PEDOE, ARTHUR  
Discussion on: Premium Rates, 268.  
1951 Impairment Study, 311.
- PENSION PLAN OF THE RAILROAD RETIREMENT TYPE, Measure of Actuarial Soundness in a—Abraham M. Niessen, 26; Discussion, 523.
- PETERSON, R. M.—Member of Panel on: The Implications to Insurance of the 1954 Internal Revenue Code, 570.
- PETTENGILL, D. W.—Discussion on: Accident and Sickness, 595.
- PHILBRICK, H. F.—Discussion on: Underwriting, 284.
- PHILLIPS, JAMES T.  
Paper: Some Considerations in the Development of an Individual Accident and Sickness Program, 350; Discussion, 380.  
Discussion on: Policy Plans and Rates, 183, 184.  
Premium Rates, 268.  
1951 Impairment Study, 306.

- PICKERING, G. W., JR.  
 Discussion on: Annuities and Settlement Options, 191.  
 Monetary Values for Ordinary Disability Benefits, Based on Period 2 of the 1952 Intercorporate Study of the Society's Committee, with  $2\frac{1}{2}\%$  Interest (Manuel R. Cueto), 561.
- PIKE, ALBERT, JR.—Member of Panel on: The Implications to Insurance of the 1954 Internal Revenue Code, 564.
- PIKE, MORRIS—Discussion on: Accident and Sickness, 597.
- PILOT STUDY OF HYPERTENSION—Annie Mary Lyle, 247.
- PIPER, K. B.—Discussion on: Individual Sickness and Accident Insurance, 207.
- POLICY PLANS—Informal Discussion, 273.
- POLICY PLANS AND RATES—Informal Discussion, 183.
- POLYNOMIAL INTERPOLATION IN TERMS OF SYMBOLIC OPERATORS—T. N. E. Greville and Hubert Vaughan, 413; Discussion, 477.
- POORMAN, W. F.—Discussion on: Practices and Procedures, 326.
- POWER, B. R.—Discussion on: Social Security, 203.
- PRACTICES AND PROCEDURES—Informal Discussion, 324.
- PREFERRED RISK POLICIES—*See* Policy Plans, 273.
- PREMIUM DEPOSIT PLANS—*See* Policy Plans, 273.
- PREMIUMS—*See also* Policy Plans and Rates, 183, 267, 273.  
 A General Method of Calculating Experience Net Extra Premiums Based on the Standard Net Amount at Risk—Walter Shur, 99; Discussion, 553.  
 Premiums and Dividends—Informal Discussion, 313.
- PRENDERGAST, H. J.—Discussion on: Accident and Sickness, 589.
- PRESTON, R. F.—Discussion on: Dividends, 607.
- PRUDENTIAL MORTALITY EXPERIENCE BY SEX—E. A. Rode, 48; Discussion, 542.
- PRYCE, M. C.—Discussion on: Policy Plans, 274.
- RAILROAD RETIREMENT TYPE, Measure of Actuarial Soundness in a Pension Plan of the —Abraham M. Niessen, 26; Discussion, 523.
- REINSURANCE—*See* Federal Reinsurance of Health Plans, 196; *also see* Agency-Actuarial Cooperation, 316.
- RETIREMENT—Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts—John M. Boormeester, 43; Discussion, 532.
- REVENUE CODE—*See* Taxation.
- RICHARDSON, C. F. B.—Discussion on: Underwriting, 577.
- RILEY, G. E.—Discussion on: Agency-Actuarial Cooperation, 316.
- RINK, R. G.—Discussion on: Premiums and Dividends, 314.
- RODE, E. A.  
 Paper: Prudential Mortality Experience by Sex, 48; Discussion, 542.  
 Discussion on: Policy Plans and Rates, 184.
- ROOD, H. F.  
 Discussion on: Policy Plans, 278.  
 Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 380.  
 Underwriting, 579.
- ROSENTHAL, IRVING—Discussion on: Policy Plans and Rates, 184.
- ROSSER, HARWOOD  
 Discussion on: A General Method of Calculating Experience Net Extra Premiums Based on the Standard Net Amount at Risk (Walter Shur), 555.  
 Polynomial Interpolation in Terms of Symbolic Operators (T. N. E. Greville and Hubert Vaughan), 482.



- SARASON, H. M.  
Discussion on: Annuities and Settlement Options, 188.  
Equity Forms of Savings, 194.
- SAVINGS—*See* Equity Forms of Savings, 193.
- SCHNEIDER, W. G.—Discussion on: Accident and Sickness, 586.
- SCHNELLE, C. S.—Discussion on: Annuities and Settlement Options, 189.
- SCHWARTZ, R. T.—Discussion on: Premium Rates, 272.
- SCOTT, D. G.  
Discussion on: Individual Sickness and Accident Insurance, 211.  
Premium Rates, 270.
- SELLERS, R. M.—Discussion on: Investments, 280.
- SETTLEMENT OPTIONS—*See* Annuities, 186.
- SEX, Prudential Mortality Experience by—E. A. Rode, 48; Discussion, 542.
- SHUR, WALTER—Paper: A General Method of Calculating Experience Net Extra Premiums Based on the Standard Net Amount at Risk, 99; Discussion, 553.
- SIMINOW, SAMUEL—Obituary Notice, 239.
- SLATER, R. E.—Discussion on: Policy Plans, 273.
- SMITH, J. H.  
Discussion on: Federal Reinsurance of Health Plans, 196.  
Individual Sickness and Accident Insurance, 205.
- SOCIAL SECURITY—Informal Discussion, 200.
- SOCIETY OF ACTUARIES  
Financial Report, 614.  
Meetings  
Eastern Spring, April 29 and 30, 1954, Atlantic City, 240.  
Western Spring, June 3 and 4, 1954, Chicago, 329.  
Annual, October 20, 21, and 22, 1954, Boston, 645.  
Presidential Address—Richard C. Guest, "Insurance Supervision," 337.
- SOME CONSIDERATIONS IN THE DEVELOPMENT OF AN INDIVIDUAL ACCIDENT AND SICKNESS PROGRAM—James T. Phillips, 350; Discussion, 380.
- SOME 3½% COMMUTATION COLUMNS *a*-1949 TABLE, Actuarial Note:—J. G. Fletcher, 178.
- STANLEY, J. P.—Discussion on: General—Group Welfare Plans, 602.
- STERNHELL, C. M.—Discussion on: Premium Rates, 269.
- SUBSTANDARD—*See* Premium Rates, 267; Underwriting, 576.  
A General Method of Calculating Experience Net Extra Premiums Based on the Standard Net Amount at Risk—Walter Shur, 99; Discussion, 553.
- SULLIVAN, W. J.—Discussion on: Disability and Accident and Sickness, 322.
- SUPERVISION, INSURANCE—Presidential Address of Richard C. Guest, 337.
- SURGICAL AND MEDICAL INSURANCE BY A BLUE SHIELD PLAN—Arthur Hunter and James F. Coleman, 6; Discussion, 518.
- SWEETSER, E. H.—Discussion on: Policy Plans, 276.
- TALLMAN, R. H.—Discussion on: Underwriting, 285.
- TAXATION—Implications to Insurance of the 1954 Internal Revenue Code—Panel Discussion, 564.
- THALER, A. M.—Discussion on: Accident and Sickness, 589.
- THOMAS, W. S.—Discussion on: Accident and Sickness, 590.
- THOMPSON, J. S., JR.—Discussion on: Individual Sickness and Accident Insurance, 206.
- THOMPSON, W. A.—Discussion on: Policy Plans and Rates, 185.
- TOOKEY, C. H.  
Discussion on: Premium Rates, 271.  
Policy Plans, 275.  
Underwriting, 286.

- TOUSAW, ALBERT ANDERSON—Obituary Notice, 642.
- UNDERWRITING—Informal Discussion, 281.
- UNITED STATES GOVERNMENT ACTUARY AND HIS SUCCESSORS, The first—Robert J. Myers, 488; Discussion, 497.
- UNIVAC TO ACTUARIAL PROBLEMS INVOLVED, Joint-and-Survivor Annuities for the Uniformed Services: Legislative History and Application of—Robert J. Myers, Edward H. Friend, and Frances E. Holberton, 61.
- UNRUH, H. C.—Discussion on: Annuities and Settlement Options, 186.
- VALUATION OF SECURITIES—*See* Investments, 279.
- VAUGHAN, HUBERT—Paper with T. N. E. Greville: Polynomial Interpolation in Terms of Symbolic Operators, 413; Discussion, 477.
- WALKER, C. N.—Discussion on: Accident and Sickness, 586.
- WALKER, HARRY  
 Paper: The "ELAS" Life Income Mortality Table, 85; Discussion, 546.  
 Discussion on: Annuities and Settlement Options, 188.  
 Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts (John M. Boermeester), 534.
- WALKER, MARGARET—Discussion on: Policy Plans, 276.
- WALKER, R. J.—Member of Panel on: The Implications to Insurance of the 1954 Internal Revenue Code, 569.
- WALKER, R. P.—Discussion on: Agency-Actuarial Cooperation, 319.
- WALKER, R. W.  
 Discussion on: Minimum Statutory Nonforfeiture Values for Retirement Annuity Contracts (John M. Boermeester), 538.  
 Concentration of Risk and the Catastrophic Accident Hazard (Edward A. Green), 515.  
 Policy Plans, 275.
- WARD, R. G.—Discussion on: Some Considerations in the Development of an Individual Accident and Sickness Program (James T. Phillips), 397.
- WARTERS, D. N.  
 Discussion on: Investments, 279.  
 Contingency Reserves, 603.
- WASHBURNE, ALVA COURTENAY—Obituary Notice, 643.
- WEAVER, A. G.  
 Discussion on: Surgical and Medical Insurance by a Blue Shield Plan (Arthur Hunter and James F. Coleman), 518.  
 General—Group Welfare Plans, 601.
- WEBSTER, A. C.  
 Discussion on: 1951 Impairment Study, 310.  
 Underwriting, 576.
- WELFARE PLANS—*See under* Group Insurance.
- WENDT, E. G., JR.—Discussion on: Equity Forms of Savings, 195.
- WILLIAMSON, W. R.—Discussion on: Social Security, 202.
- WILSON, G. W.—Discussion on: Underwriting, 579.
- WITHDRAWAL RATES—*See* Agency-Actuarial Cooperation, 316.
- WOOD, M. J.  
 Discussion on: Policy Plans and Rates, 185.  
 Accident and Sickness, 588.
- YOUNG, GEORGE W.—Discussion on: Policy Plans and Rates, 183.