



SOCIETY OF ACTUARIES

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Factuaries

This is another in a series of profiles of members of the Society's Board of Governors.

Name: Cecil D. Bykerk

Current hometown:
Omaha, Nebraska

Current employer and function: Chief actuary at Mutual/United of Omaha

Marital status: Married

Children's names and ages: Andrea, 13, and Jean, 10

Birthday: August 4, 1944

Birthplace: Lexington, Nebraska

My first job was: Paper boy (first childhood job); actuarial student for New York Life (first permanent job)

With experience, I've learned: To not worry as much

I completed my FSA in: Six years

I'd give anything to meet: Hillary Rodham Clinton

The book I recommend most often: *Centennial* by James Michener

The movie I'd most like to own the tape of:
A League of Their Own

Nobody would believe it if they saw me: Ironing

The TV show(s) I stay home to watch: None

If I could change one thing about myself, I'd:
Have more hair

When I'm feeling sorry for myself, I: Pout for 30 to 60 seconds and then get busy with something else

If I could do anything, I'd: Solve the health care reform problems in the United States in a way that makes use of the insurance industry's (and actuaries') knowledge and expertise

If I could do it over, I'd: Have children earlier in my life than I did

I care most about: My family

My favorite way to spend a Sunday: Doing anything with my family

My proudest actuarial moment: When I testified to a Congressional hearing the first time

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applications where the number of states and possible transitions are large.

The results depend on the assumption that the process is Markov. This means that the future of the process depends only on the current state, and not on the time since entry to this state. Since this assumption is often inappropriate, it is proposed that certain states be represented by two or more sub-states. In the disability example, the disabled state could perhaps consist of the two sub-states, "unstable" and "stable." It may then be reasonable to assume that the expanded model is Markov.

"Mortality Rates by Marital Status" by Charles L. Trowbridge

Actuaries, as well as demographers and sociologists, may be surprised to learn that marital status has as much influence on rates of human mortality as the better known factors of gender and smoking habits. At ages 25-55, unmarried death rates are more than twice those for the married. For many of these age groups, married males have lower death rates than unmarried females.

Using U.S. census data and official death records, this paper demonstrates the potency of the marital status effect. It then examines the validity of the various explanations offered.

IN MEMORIAM

William Rainey Battle
FSA 1952, MAAA 1965

John W. P. Earle
ASA 1973, FIA 1962

Gilbert Eugene Hawkins
FSA 1966, MAAA 1966

John A. Mahon
ASA 1959

James D. Reid
FSA 1972, FCIA 1972

Robert T. Tipping
FSA 1969, FCIA 1969

George C. Wicks
ASA 1956, MAAA 1966, EA 1976

R. Norman Wood
ASA 1952, MAAA 1965,
FCA 1963, FIA 1949