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https://www.100test.com/kao_ti2020/84/2021_2022_SOA_E5_8D_8F_E4_BC_9A_E5_c50_84082.htm In 1889 the total actuarial population on this continent numbered between 80 and 100 persons. Five of these-four company actuaries and one consulting actuary-having decided amongst themselves to create an organization, invited 0selected others to become charter members. The initial complement of the Actuarial Society of America was 38. Of the actuaries not so invited, those omitted because they were not chief actuaries of well-established companies were in most cases elected during the next five years. Invitations never were, however, extended to a group of about 25 actuaries, some of marked distinction within the profession, who had moved into general management posts or had retired from active work. This seems unfortunate, depriving the young Society of the ideas that those experienced heads would have contributed. The professions heritage in North America, then of about 80 years duration, had been built upon European foundations dating back to the establishment of probability theory in the mid-seventeenth century, to Edmond Halleys 1693 mortality table, to James Dodsons pioneer work on the level premium system that led to formation of the Society for Equitable Assurances on Lives and Survivorship in London in 1762, and to Richard Prices textbook on life contingencies first published in 1771.¹ The first company actuary to practice in North America was Jacob Shoemaker of Philadelphia, a key organizer in 1809 of the

Pennsylvania Company for Insurances on Lives and Granting Annuities who chose to be that companys actuary rather than its president. A pioneer of whom the profession may be proud, he was a student of the British experiences of the prior half-century and a practical businessman. Other life companies soon followed in the Pennsylvania Companys footsteps, notably, the Massachusetts Hospital Life in Boston, 1823 (Nathaniel Bowditch, actuary) and the New York Life and Trust Company, 1830 (William Bard, president and actuary). But volume of business was small until mutual life insurance on this continent was born in the 1840s, its progenitors being the Mutual Life of New York (Charles Gill, actuary) and the New England Mutual in Boston (Elizur Wright, actuary). Gill and Wright were actuaries of great distinction, the latters fame coming through his establishment, while he was Massachusetts insurance commissioner, of abiding standards of life company solvency and of fairness to withdrawing policyholders. The earliest consulting actuary was John F. Entz, who practiced in New York City between 1840 and his death in 1872. Formation of an actuarial organization was seriously considered in 1867-Elizur Wright had suggested it in 1859, eleven years after the Institute of Actuaries had started in London-but that attempt foundered, apparently on the rocks of professional mistrust and secretiveness. Life insurance itself was going through difficult times. its reputation had suffered so deeply from company failures and extravagances that the public in the United States turned in large numbers to the lure of assessment insurance. In Canada, on the other hand, life insurance was in excellent repute.

credit for this belongs in large measure to two actuaries: Hugh C. Baker, who founded the Canada Life in 1847, and John B. Cherriman, Canadas Superintendent of Insurance from 1875 to 1885. * * * * *The Actuarial Society of America came into being at the Astor House in New York City on April 25 and 26, 1889. The moving spirit behind the arrangements and format was the consulting actuary, David Parks Fackler, a man of great ability and dedication, who later succeeded Sheppard Homans in the presidential chair. the proceedings were marked by mutual respect and great care to avoid recurrence of past conflicts. A journal, the Transactions, was instituted immediately. soon afterwards the members chose Ruskins "facts for appearances" pronouncement over a host of other suggestions to be their motto. 100Test 下载频道 开通 , 各类考试题目直接下载。 详细请访问 www.100test.com