STATE OF NEW HAMPSHIRE
Honorarium or Expense Reimbursement Report (RSA 15-B)

Type or Print all Information Clearly:

Name: David (First) Alan (Middle) Withers (Last) Work Phone No. 271-7973 x205

Work Address: NH Insurance Dept. 21 South Fruit St Concord NH 03301

Office/Appointment/Employment held: P&C Actuary

List the full name, post office address, occupation, and principal place of business, if any, of the source of any reportable honorarium or expense reimbursement. When the source is a corporation or other entity, the name and work address of the person representing the corporation or entity in making the honorarium or expense reimbursement must be provided in addition to the name of the corporation or entity.

Source of Honorarium or Expense Reimbursement:

Name of source: ______ First ______ Middle ______ Last

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NEW HAMPSHIRE
SECRETARY OF STATE

Post Office Address: ______

Occupation: ______

Principal Place of Business: ______

If source is a Corporation or other Entity:

Name of Corporation or Entity: Iowa Actuaries Club

Name of Corporate/Entity Representative: Amy Boggs, Secretary/Treasurer

Work Address of Representative: 7100 Westown Pky, West Des Moines IA 50266

Food and/or beverages consumed pursuant to RSA 15-B:6, II with **value over $25.00** ☐

Value of Honorarium: ______ Date Received: ______ ***If exact value is unknown, provide an estimate of the value of the gift or honorarium and identify the value as an estimate.*** ☐ Exact ☐ Estimate

Value of Expense Reimbursement: $546.20 Date Received: 3/27/12 ***A copy of the agenda or an equivalent document must be attached to this filing.*** ☒ Exact ☐ Estimate

Briefly describe the service or event this Honorarium or Expense Reimbursement relates to:
Expense Reimbursement covered airfare to and from Des Moines IA in the amount of $546.20. I was a panelist as part of Session 1a on 3-27-12 - Insurance Regulator Roundtable

"I have read RSA 15-B and hereby swear or affirm that the foregoing information is true and complete to the best of my knowledge and belief."

David A. Withers
Signature of Filer

4/3/12
Date Filed

9/07

RSA 15-B:9 Penalty. Any person who knowingly fails to comply with the provisions of this chapter or knowingly files a false report shall be guilty of a misdemeanor.

Return to: Secretary of State's Office, State House Room 204, Concord, NH 03301

Spring 2012
Actuarial Education Event

Sponsored by:
Drake University Actuarial Science Program
Kelley Insurance Center
Iowa Actuaries Club
PricewaterhouseCoopers

March 26 and 27
Drake University Campus

Registration is required by Monday, March 19th.
Register online at http://www.meetpwc.com/drakeroundtable

Day 1 - March 26th Agenda

The Iowa Actuaries Club would like to thank PricewaterhouseCoopers, the Drake University Actuarial Science Program and the Kelley Insurance Center for their sponsorship and assistance in providing a high quality/low cost Continuing Education event. **There is no charge for Day 1 of this event.** Day 1 Contact is Amber Johnson at amber.johnson@us.pwc.com or (312) 298-3771.

Morning

8:30 – 9:00	Registration & Breakfast
9:00 – 9:15	**Introduction/Welcome/Opening Remarks** Charlie Edwards - Dean, Drake University.
9:15 -10:15	**PwC Educational Session on Longevity** Mary Bahna-Nolan - Director, PwC
10:15 - 10:30	Break
10:30 - 11:30	**PwC Educational Session on Longevity** Dr. Norma Davis - Vice President and Medical Director, Sammons Group Dr. Geoffrey C Wall - Professor of Pharmacy Practice, Drake University
11:30 – 12:00	Q & A Session

Lunch/Afternoon

12:00 – 1:00	**Lunch** Stephen Goss - Chief Actuary, Social Security Administration
1:00 – 1:15	**Break**
1:15 – 3:30	**Roundtable discussion on Longevity** As the population ages and mortality improves, longevity risk has increased. For many market participants, longevity risk is now greater than mortality risk. As pension funds and insurance companies seek to reduce longevity risk, hedge funds and private equity funds have been seeking returns by assuming longevity risk. The roundtable will discuss the recent trends in longevity both statistically and clinically and will feature participants from market players that are seeking to reduce their longevity risk and from market players that are seeking to profit from investing in longevity as a risk class. Brian Casey – Partner, Locke Lord Dr. Norma Davis – Vice President and Medical Director, Sammons Group Chris Freese - Vice President and Chief Actuary, Principal Financial Group Jim McHale – Principal, Global Human Resource Solutions, PwC Scott B. Rose – Principal & Portfolio Manager, Barrett Advisors LLC Dr. Geoffrey C Wall - Professor of Pharmacy Practice, Drake University

Day 2 - March 27th Agenda

There is a $30 charge for Day 2 of this event, which will be billed to your Iowa Actuaries Club company contact upon your website registration. Day 2 Contact: Amy Boggs at amy.boggs@equitrust.com or (515) 225-5877

Morning

9:30 - 10:20

Session 1a: Insurance Regulator Roundtable

Everything you've wanted to know about Insurance Rate Regulation, but were afraid to ask. What makes a great rate filing? What constraints do regulators face? What industry trends are creating regulatory issues? What do regulators hear from consumers? How can companies keep their customers happy? Find out by attending the Insurance Regulator Roundtable.

David Withers - P/C Actuary, New Hampshire Insurance Department
Ramona Lee - Actuarial Administrator, Iowa Insurance Division
Michael Erdman - Actuary, Iowa Insurance Division

9:30 - 10:20

Session 1b: Apps for Actuaries

Whether you are new or a veteran to the mobile world of apps, there is plenty to discover in learning how we can use this emerging technology to improve our work and lives.

Dave Kester - President/Co-Founder, SALT Solutions

9:30 - 10:20

Session 1c: Getting the Low-Down on High Sales of Indexed Insurance Products

Hearing a lot about indexed life and indexed annuities lately? There is a reason for it. Join Sheryl Moore, indexed insurance expert, as she brings us up-to-speed on recent changes in the indexed insurance market. She'll discuss how sales, trends, regulations, and product development have impacted our business, and how the current low interest rate environment is increasing sales in both indexed insurance markets.

Sheryl J. Moore - President/CEO, Moore Market Intelligence

10:30 - 11:20 **Session 2a: Volume, Velocity and Variety: How Big Data is Transforming Insurance**

Big data is a relative term. Every organization has a tipping point and many insurers have reached a point where the volume, variety and velocity of their data will be something that they have to address. Every organization has an opportunity to leverage big data to its advantage – to drive accurate and timely decisions that can materially affect your business and organizational goals. When you tackle big data with big analytics, you quickly realize that big data presents an opportunity for every organization. This session will discuss big data challenges faced by the insurance industry and innovative ways insurers are tackling those challenges.

Rachel Alt-Simmons - SAS

10:30 - 11:20 **Session 2b: ASOP 41**

The recent release of a revision of ASOP No. 41, Actuarial Communications, brings important changes to the guidance relating to how actuaries communicate their work to intended users. Because of its broad application, ASOP No. 41 affects actuaries in every practice area and it is imperative for actuaries to understand this standard and the reasons for the changes that became effective May 1, 2011. This session will present an overview of the key concepts addressed in ASOP No. 41 and its guidance on a number of important issues.

Al Beer, FCAS, MAAA

Lunch/Afternoon

11:30 - 1:30 **Lunch**

Presentation of Harper Award

Professionalism Session - Mock Trial

1:40 – 2:30 **Session 3a: Using Novel Data for Vehicle Rating**

Traditional vehicle rating is based on grouping similar vehicles together with some adjustment for loss experience. This session will show how detailed information about vehicle characteristics can be used to develop accurate predictions of insurance loss. We discuss types of data available and the data preparation involved to use the data. We look beyond simple VIN decoding approaches and introduce text-mining tools in order to bridge disparate formats of key information. We will then discuss the modeling process and the results of the models on actual industry loss data.

Mark Richards - Director of Analytics, ISO Innovative Analytics

1:40 – 2:30	**Session 3b: Derivatives** Private Fixed Income Securities, Interest Rate Swaps: Insurance Company Applications, and Extreme Volatility in U.S. Equity Markets: 2000-2011 Rick Long - Private Fixed Income Securities Paul Ferrara - Interest Rate Swaps: Insurance Company Applications Toby White - Extreme Volatility in U.S. Equity Markets: 2000-2011
1:40 – 2:30	**Session 3c: Session for Drake Students** A Day in the Life of an Actuary: A session for Drake students to learn what actuaries in different disciplines do in their daily work. Pension, Health, Casualty, and Corporate actuaries will speak and answer questions. Terry McCarthy – Senior Actuary, Principal Financial Group Katherine Eisbrener – Actuarial Analyst, Wellmark Blue Cross & Blue Shield Andrea Everling – Pricing Analyst, Nationwide Insurance Jake Ferguson – Associate Actuary, Principal Financial Group

CPE

Participants attending will earn 1 CPE Credit for every 50 minute session. By attending lunch on March 27th, 2 Professionalism credits may be earned. By attending Session 2b ASOP 41 on March 27th, 1 Professionalism credit may be earned.

Learning Objectives: Understand longevity risks, general education on a variety of actuarial topics
Target Audience: Actuaries, CFOs, Controllers
Course Level: Intermediate
Delivery Method: Group Live
Advanced Preparation: None

Directions to Campus/Parking

Directions to the Drake campus and Olmsted Building are located at www.drake.edu. Click on "Visitors and Media" for maps. Secure visitor parking is available in the lot labeled #56 on the interactive campus map. **Parking is covered in the $30 charge. Parking passes will be provided at the program.**

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Flight info

Boston, MA (BOS) Des Moines, IA (DSM)

Flight	Depart	Arrive	Cabin	Seats
United 0248	BOS 06:55 AM Sat, Mar 24, 2012	ORD 10:50 AM Sat, Mar 24, 2012	Economy (H)	23D

Equipment: Boeing 757-200 | Duration: 2h 55m | Non-stop | Fare code: HA0KN
Traveled miles: 867 | Award miles 867 | No Meal Service
Download to calendar

>>> connecting to >>>

Flight	Depart	Arrive	Cabin	Seats
United 6043 Operated by: United Express/expressjet Airlines	ORD 11:55 AM Sat, Mar 24, 2012	DSM 01:11 PM Sat, Mar 24, 2012	Economy (H)	16A

Equipment: Embraer 145 | Duration: 1h 16m | Non-stop | Fare code: HE21SFN
Traveled miles: 299 | Award miles 299 | No Meal Service
Download to calendar

Des Moines, IA (DSM) Boston, MA (BOS)

Flight	Depart	Arrive	Cabin	Seats
United 6087 Operated by: United Express/expressjet Airlines	DSM 03:17 PM Tue, Mar 27, 2012	ORD 04:42 PM Tue, Mar 27, 2012	Economy (K)	04A

Equipment: Embraer 135 | Duration: 1h 25m | Non-stop | Fare code: KA10KS
Traveled miles: 299 | Award miles 299 | No Meal Service
Download to calendar

>>> connecting to >>>

Flight	Depart	Arrive	Cabin	Seats
United 0302	ORD 05:51 PM Tue, Mar 27, 2012	BOS 09:00 PM Tue, Mar 27, 2012	Economy (K)	20F

Equipment: Boeing 757-200 | Duration: 2h 9m | Non-stop | Fare code: KA10KS
Traveled miles: 887 | Award miles: 887 | No Meal Service
Download to calendar

Important Baggage Information

Show

Check-in information:

- Please note that valid, government-issued photo identification must be presented at the airport.

Fare summary

Price breakdown

Name	Frequent flyer	Ticket	Fare(s)	Additional taxes and fees	Fare subtotal (s)
DAVID WITHERS	00017082352	0162139261743	503.00 USD	43.20 USD	546.20 USD

Secure Flight data complete visit My reservations to modify or view your Secure Flight information.

Please review the fare rules for this itinerary.

Fare total: 546.20 USD

Penalty
NONREF/NVALUAFTDPT/CHGFEE

Purchase summary

Product	Credit card:	Receipt	Price
Ticket price	Visa xxxxxxxxxxxx6987	RMWN24	546.20 USD

Ticket total: 546.20 USD

Itinerary total: **Grand total: 546.20 USD**

Billing / Delivery information

DAVID A WITHERS
27 ALBIN ROAD
BOW NH 03304
USA

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