

This 5 ½ day split seminar will be taught by Margaret Doyle (3 days) and Chester Szczepanski (2 ½ days). The seminar will cover all sections: Section A: Classification Ratemaking; Section B: Cost of Layers of Risk (Excess and Deductible Rating); Section C: Pricing of Catastrophic Events; Section D: Rate of Return, Risk Loads, and Contingency Provision; and Section E: Individual Risk Rating.

Study material will be provided. Most study material will be provided in advance of the seminar.

Sept. 12-14: Margaret Doyle: Sections B and E

Sept. 26-28: Chet Szczepanski: Sections A, C, and D

Margaret Doyle, F.C.A.S., M.A.A.A., mdoyle00@verizon.net

Margaret has a B.S. and an M.S. in Mathematics. She has worked for both insurers and in consulting. She has had extensive experience with individually rated risks, both on the pricing and reserving sides. Margaret has taught for the CAMAR Part 5 seminar since 2003 and the Part 9 seminar since 2000. This is her ninth year teaching for CAMAR and she has also taught at the Casualty Loss Reserving Seminar.

Chester (Chet) Szczepanski, F.C.A.S., M.A.A.A., blueneon@earthlink.net is Vice President and Chief Actuary for the Donegal Insurance Group. Previously Chet served as the Chief Actuary for the Pennsylvania State Insurance Department and a member of the Insurance Commissioner's Senior Staff until June of 2005. He had been with the Pennsylvania Insurance Department since 1986.

Chet began his career as an Operations Research Analyst at the Federal Reserve Bank of Philadelphia. He began his Property & Casualty career at Reliance in Philadelphia as an Operations Research Analyst in the Planning Department.

Chet is past president and a member of the Board of Directors of CAMAR.

He has addressed various actuarial and insurance groups on a variety of actuarial, insurance and regulatory issues. He spoke at the CAS Spring 2001 Meeting on Homeowners classification issues.

Chet authored a paper entitled An Analysis of Variations in Leverage Ratios Among Insurers for the CAS's Discussion Paper Program and coauthored an article in the January 1992 issue of Contingencies with Patrick Musick entitled *Auto Rate Rollbacks: Savings at What Cost?*

In addition to his actuarial designations, Chet has an MA in Economics and Statistics from Temple University and a BS in Economics from St. Joseph's University.

Chet taught Part 9 for CAMAR from 2001-2007.