

## GROUNDBREAKER

### **Frank Harwayne (FCAS 1950) 1920-2016**

In 2014 Frank Harwayne was the second oldest CAS member, but advanced years and infirmity could not keep him from celebrating. He attended the CAS Centennial Gala in New York City as a special guest and wrote for the CAS Centennial history book.

Harwayne decided to be an actuary while serving in the U.S. Signal Corps during World War II. He had been quite impressed by the CAS membership list that his wife, Ruth, sent him while he was in the Philippines. He earned his ACAS in 1949 and was hired by the National Bureau of Casualty and Surety Underwriters.

He next worked for the New York State Insurance Department as chief actuary, setting rates for auto insurance, a booming product during the 1950s. His work differentiating rates between urban and rural owners was groundbreaking, with many states basing their insurance policies on it.

At NCCI he created its first-ever research division. He also taught at the City College of New York, Pace College and the College of Insurance.

He and Ruth Harwayne were married for 71 years. She died in September 2015 and he died the following August. He is survived by four children, five grandchildren and seven great-grandchildren.