

Steve Carlson, FSA, MAAA

Senior Consulting Actuary



Steve Carlson is a consulting actuary with Towers Watson with more than 25 years of experience working with clients on the development of health care strategy, assessment of program competitiveness, plan design, vendor selection and financial projections. Steve has helped a number of clients adopt a more health-improvement-oriented program, including the design of wellness programs with incentives and the evaluation, design, financial analysis and implementation of plans with health savings accounts.

Steve's clients have included many public and private organizations from a wide variety of industries including: entertainment, health care, manufacturing, technology, and transportation. Steve also has experience assisting clients with benefits issues in the environment of labor contract negotiations.

Steve received a bachelor's degree in mathematics and English from Pacific Lutheran University in Tacoma, Washington. He is a fellow of the Society of Actuaries, a member of the American Academy of Actuaries... and an avid cyclist!

Karen North, Benefits Director

J. R. Simplot Company

Karen North has served as the Director of Health & Welfare Benefits for J. R. Simplot Company since 2001. In January 2011, Karen assumed the additional responsibility of Savings and Retirement Benefits for Simplot. She is responsible for benefit programs for U.S. and international employees. Karen has a proven track record in creating innovative solutions to complex problems. Most previous to her current position, she led a team that provided Human Resource services for employees and management of the Simplot Grower Solutions retail operations. Karen joined the Simplot organization originally in 1978. Karen attended Idaho State University. She completed her coursework to earn a degree in Business Management at California Coast University in 2003 while working full-time and raising her four children.

Karen was honored in 2009 as one of the 50 Idaho Women of Year honorees. In 2008, she was recognized as a Tribute to Women in Industry (TWIN) awardee. Her current and recent affiliations include serving as board member for the Western Pension & Benefit Group, a member of the Idaho Employer's Health Coalition and as a member of the Society of Human Resource Management where she originally earned her Senior Human Resource Professional (SPRH) in 1999. She completed the examination process for the CEBS designation from the International Foundation of Employee Benefit Plans in 2015