

# FUTURE FELLOWS

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## A Conversation with the Founders of the Network of Actuarial Women and Allies (NAWA)

By Sarah Manuel, FCAS, MAAA

The Network of Actuarial Women and Allies was recently founded and is already taking off. I talked with the co-founders, Sandy Lowe (she/her), FCAS; Adrienne Ostroff (she/her), FSA, EA, CERA, FCA, MAAA; and Amber Rohde (she/her), FCAS. They told me about their organization, why it's important and what their hopes are for the future.

The conversation below has been edited for length and clarity. The full conversation can be found in the online version of this edition of *Future Fellows*.

### Sarah Manuel: Why was it important to you to start NAWA?

**Amber Rohde:** Working in different offices, countries, jobs and teams have all really allowed me to analyze and better grasp how different your experience can be based on the diversity you're surrounded by. Sometimes you can find yourself on a team where everyone sounds the same, there is one right answer and approach, and, if you don't identify with that, it can be demoralizing, it can stunt your career growth and it can really hurt your confidence. However, when you find teams where diversity in people and thought is more prevalent and appreciated, it can make all the difference. You feel empowered, accepted. You grow. You add value. You're much happier.

When we were all first introduced by a mutual friend, we spoke about our journeys and the possibility of forming this group. We talked about recent research and about CAS versus SOA stats. The recent survey results indicate that for both the CAS and the SOA, women

hold slightly less than a third of the designations. Scarier was, depending on how you split that data, the percent is possibly decreasing over the last 10-15 years. Something definitely has to change.

**Sandy Lowe:** I am really passionate and excited about what we're doing because I noticed early on in my career the lack of women in this field. My employer and my department have done amazing jobs of finding ways to support women. We have a fantastic mentorship program for women from which I really did benefit — and I quickly understood the power and necessity of such a program. I began to realize that it would be really difficult for someone who works at a company that doesn't have a similar program, or if someone is the only woman in their department and lacks a network to lean on for topics such as self-confidence, feeling qualified and imposter syndrome, among others. My eyes were opened once I realized I wasn't alone in the difficulties I was wrestling with. I found value in being able to talk to others about their experiences and have seen myself and others grow and succeed with that support.

**Adrienne Ostroff:** I've worked at two larger consulting firms and had different experiences at each firm, depending on the project and team. These experiences were on both sides of the spectrum as far as feeling really inspired and included and welcomed by the culture that the leader I worked for created, and then totally on the other side, the particular teams were pretty cutthroat, and the way that I made it work was convincing myself that "I can hang in the boys

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# A Conversation with the Founders of the NAWA

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club!” I felt like I really started to take note over the last couple of years of which teams I worked on that really felt like they were top performing. As I started to staff my teams, I looked for people who didn’t look like me or think like me, at all different levels. I made sure that I was aligning myself to leaders that I felt really challenged me in positive ways. As the inclusion on my team started to grow, we realized that the team was more diverse than we anticipated at the beginning. I think that seeing how that team came together and the diversity and inclusion, kind of that cross section, I realized that that’s really what makes a team high performing. So that inspired me to leave that firm, start my own and create teams that are like that all the time. I think it was really good timing for us to get together to talk about this organization because my head was really in that space of “it doesn’t need to be like that.” We don’t need to assimilate to that environment and then change it in 20 years once we’re more in leadership. We don’t have to wait until the end of our careers; we can make that change earlier on.

## SM: How have things been going so far?

**AO:** We’re still very much in the beginning stages. What’s been really exciting has been the overwhelming response from women and allies in the industry coming forward to say “why didn’t this exist before? What can I do to get involved?” It’s more people than we really know how to put into action just yet. That’s the overwhelming part, but it’s really exciting because I feel like once we realize how to mobilize everybody we can put all of those people into action. I think we’re going to see a ton of progress. We’re kind of barreling toward our NAWA launch event that we hope to get on the schedule soon for the fall.

## SM: What are your goals for the organization?

**AR:** NAWA’S mission is to connect and empower women of all backgrounds, races, ethnicities and life circumstances to be successful in the actuarial profession. Specifically, we have three foundational principles on which we’ll aim to focus our content and activities over the coming years. #1: Increase equity and representation of women in the profession at entry and leadership positions, as speakers, as thought leaders — really in everything we do. #2: Create a sense of community across sectors, specialities and all walks of life. #3: Provide opportunities for personal and professional development tailored toward women as well as the allies who empower them. We want to expand the number of women designated in the field as well. So, as we look to do this, we’re looking to how we can help via mentoring, how we can have a presence at universities, and so much more.



# NAWA

Network of Actuarial Women and Allies

## SM: How do you feel about people who do not identify as women being a part of NAWA?

**AO:** NAWA is not just about women. It is about everybody, no matter how you identify. We feel like allies come in all forms — women, nonbinary and gender-fluid people, men and beyond. Learning to be a better ally is a skill and it doesn’t just apply to how women are treated in the workplace, it applies to how everyone is treated. So, certainly everyone is welcome.


## SM: What advice would you have for actuarial candidates?

**AO:** What I think is great for people in school now and graduating, is that they are more demanding of their workplace and the culture than I think I was. As I interview college students, I think it’s amazing that what they’re asking of their employer is equity for all, and making sure that they have proper work/life balance. I think that there’s a whole different mentality coming out of school and my advice would be to not let that go. If you see something that doesn’t feel right, you should feel empowered to challenge it — more people have problems with it than you’d think, so I think challenging it is the right move.

**SL:** Think about what defines success. The definition of success often reflects a male perspective, and I think what we’ve learned is that how men achieve success shouldn’t be the only way, so don’t feel like you have to fit the mold. Building up certain characteristics can be positive, but don’t lose sight of the strengths that you naturally bring to the table. Find advocates who see the value in and will speak up for your strengths.

**AR:** I love that! The theme I’m gathering is “Bring your authentic self!” and don’t let that go and don’t be afraid to push if you have to.

## SM: How could someone get involved with NAWA?

**AO:** Email us at [Ally@NAWAactuaries.org](mailto:Ally@NAWAactuaries.org). We are currently collecting volunteers who are interested in writing articles, speaking on a panel or joining one of NAWA’s four impact committees. Check out the link for the volunteer survey on our LinkedIn page. 

# Meet A CAS Staff Actuary: Mallika Bender, FCAS

By Laura Hemmer, FCAS

**T**his is the first article in an occasional series profiling either a credentialed actuary or a CAS staff member. Our inaugural article does both as I interviewed Mallika Bender, FCAS and CAS Staff Actuary for Diversity, Equity and Inclusion.

**Laura Hemmer:** Hi, Mallika, and thanks for joining me. First things first: How did you first become interested in being an actuary?

**Mallika Bender:** Happy to be here! I had actually never heard of an actuary, even in college at American University, until my senior year. I was a statistics major and had originally intended to go into stats research, but after an internship I figured out it wasn't for me. I bought a book called *Careers for Math Majors*, which was alphabetical. I knew I didn't want to be an accountant, but "actuary" sounded interesting. I particularly liked the idea of taking exams while working instead of going to grad school. I passed Exam P, applied and got a job, and that was it.

**LH:** How was the exam journey for you?

**MB:** My total travel time was about 4.5 years. I was lucky to have passed all of my exams on the first try, which I know is not usual. I've always been good at taking tests, and I knew what worked for me when it came to studying. I always made overly detailed study plans with a list of step-by-step tasks. That said, I also had really bad back pain around the time of exams, which I now realize was due to exam stress! I remember I received my FCAS at a CAS meeting in Washington, D.C., which was a little bit disappointing because that's where I was living at the time. However, my sister was pregnant and close to her due date, so in the end I didn't mind being local as my nephew was born during the conference!

**LH:** Do you have a best or worst exam moment?

**MB:** Exam 3F was my worst moment. I remember thinking that there were so many questions that I had no recollection even learning about. Many seemed to feel the same after the exam, as everyone was pretty downtrodden and there were lots of expletives said in the room.

**LH:** What has your career path been like?

**MB:** I spent five years at GEICO, working two years each in pricing and reserving, and finally a few months in underwriting models. After I received my FCAS, I wanted to live abroad before having kids, and luckily both my husband and I received job offers in Sydney, Australia. I spent three years at Suncorp in Sydney, in a mixed pricing/reserving role for commercial, corporate and specialty lines, including marine and professional liability. After we decided to return to the United States, I joined QBE North America in Philly pricing for their farmowners line of business. One cool project I did during that time was to help figure out a new coverage for drones being used in the business of farming. I was also the actuary responsible for their business planning process.

After that I became a consultant at Willis Towers Watson (WTW), mainly working on reinsurance reserving for some captives and excess lines, although I also did a little pricing and predictive modeling as

well. I then had a baby and took some time off. When my son was almost one year old, I decided to pursue my passion for diversity, equity and inclusion (DE&I) and began working with the CAS as a staff actuary in 2021.

**LH:** Tell me a little bit more about how you got involved with the CAS.

**MB:** I joined the CAS Diversity Committee in 2015 during my time at QBE and continued on while I was at WTW. I realized that there was so much DE&I work to do, and I felt very passionate about it. I got more involved in committees at work — I just wanted to keep learning more and more. This eventually led me to talk to the CAS about a role here. Coincidentally, many years before when I was working at GEICO, I helped facilitate employee diversity training sessions — something that I never thought would translate into a career down the road, but here we are!

Being an actuary has been helpful when looking at DE&I. I've been involved in company hiring in the past, and I know the process to become an actuary. I can explain the barriers to entry when talking to aspiring actuaries or hiring employers. Understanding actuarial practice also helps me manage the CAS Race and Insurance Pricing initiative, which focuses on how systemic racism can intersect with insurance practices and how actuarial expertise can help the industry identify and solve potential problems. I enjoy that this work integrates two different aspects of my experience.

**LH:** What do you like most about working at the CAS?

**MB:** Everyone in CAS staff and leadership is supportive and excited about our DE&I work, which has been really rewarding. People really want to have an impact.

**LH:** What is the main goal of your current position?

**MB:** In my current role at the CAS, my goal is to move the needle on diversity within the actuarial profession. There are several groups that have long been underrepresented in our profession, and we're working on building awareness of the career and ensuring that resources are available to support people from those backgrounds through the career path. That work is not just focused on the entry level, but all the way up to leadership levels, where underrepresentation is often even more pronounced. We're also working on educating current actuaries (especially those who are responsible for hiring and promoting other actuaries) on how to reduce bias and create more inclusive workplaces.

**LH:** What has been your proudest career moment?

**MB:** At QBE I developed a new business planning process. This was an enormous process that crossed four to five business departments, combining huge spreadsheets into new software. It was the most work I've ever done, with long nights and challenging conversations, but I was proud of learning a whole new programming language and building the new tool from scratch. I was nominated for a Top 10 Employee award for that project.

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# Meet A CAS Staff Actuary: Mallika Bender, FCAS

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## LH: Who has influenced you most in your career?

**MB:** My first boss, Carolyn Morris at GEICO. She helped me build my actuarial judgment, but she also taught me to be confident, particularly when presenting in front of others. She was a great coach — she let me work independently and, when I would make a mistake, she would show me how to correct it by phrasing it as “something to work on for next time.” She really focused on growth and created a comfortable environment. She also taught me that it was ok to protect my work/life balance.

## LH: Do you have any advice for current actuarial candidates?

**MB:** Never be afraid to ask questions and admit you don't know something. Take the opportunities to learn something new when given to you. Those skills will pay off at your next position down the

line. I used to be afraid to ask questions, but asking made me realize that most people don't know or are afraid to ask. Asking changes the culture and makes it ok for everyone to question, so we can all learn together. It also helps others who learn by teaching to you. Really, everyone benefits.

Becoming an actuary has also let me achieve other nonactuarial goals in my life. Getting my Fellowship opened doors to working abroad. Being able to move into my current role was due to the experiences and network I built while volunteering with the CAS. I'm really thankful to have had so many great opportunities as an actuary!

## LH: Thanks for speaking with me, Mallika!

*If you have a suggestion for someone we should profile, please email [CLC@casact.org](mailto:CLC@casact.org).* 

# Tips for Adapting to CBT Exams

By Holley Rouse, CLC Candidate Representative, and Chip McCleary, ACAS

The year 2020 was a watershed year for CAS candidates. In terms of exams, the Spring Exam sitting was cancelled, the CAS moved all exams to a computer-based testing (CBT) format, and the CAS decided to no longer release the exams after the sitting. We've all had to adjust, adapt and accept these changes. Therefore, with two sittings of CBT exams under our collective belts and a third sitting coming up, we have some CBT study tips!

We've narrowed down our tips to two major themes after reflecting our own experiences and speaking with other candidates:

1. **Be familiar with the Pearson testing environment.**
2. **Build your own examples.**

The new CBT format makes these two items a necessity when studying for CAS exams, particularly for the “written” exams.

## 1. Be familiar with the Pearson VUE testing environment.

We cannot stress this enough! Pearson's spreadsheet is Excel-like, but it has enough differences to feel unwieldy if you haven't practiced with it. Many commonly used short cuts do not work (the loss of F2 and F4 haunts us) and the list of 500+ formulas is available on Pearson's CAS page (<https://home.pearsonvue.com/cas>).

Other ways to familiarize yourself with the Pearson testing environment include:

- Using the Sample Spreadsheet at the bottom of the Pearson CAS landing page to work problems.
- Figuring out how to format written answers in the spreadsheet.
- Deciding how you will make use of Pearson's question flagging.
- Using a countdown clock on your screen when taking a practice exam.
- Using a substitute such as pen and paper to mimic the laminated, unerasable notebook Pearson provides.


## 2. Build your own examples.

Many of us have had a moment when we're studying past exam questions to the point that we know what the answer is, but then we wonder, “Do I *really* know how to do this?”

An easy trick to test yourself is to build that same example in a spreadsheet but randomize the inputs. You'll learn how the pieces come together and the steps needed to solve the problem. Then you can instantly generate a new problem with different inputs and a different answer. Creating and solving your own problems using a spreadsheet may be a useful tool for multiple-choice exams too.

Building your own examples has become crucial to studying for actuarial exams, especially with the new policies releasing exam questions and prohibiting the discussion of exam questions. While we still have access to prior exam questions, they will become less relevant when the CAS moves to more sophisticated questions and using larger data sets.

If you're looking for general study tips, there are two great articles in the *Future Fellows* June 2019 issue, “Study Tips and Tricks” (<https://www.casact.org/newsletter/article/study-tips-and-tricks>) and “Know Your Learning Style” (<https://www.casact.org/newsletter/article/know-your-learning-style>). You can learn more about CBT in Fall 2021 CBT Candidate Frequently Asked Questions (FAQ) (<https://www.casact.org/exams-admissions/computer-based-testing>) or in the CAS CBT tutorial video (<https://www.youtube.com/watch?v=KDiH0kGKxXo>).

Do you have other ideas or tips for preparing for CBT exams? We'd love to hear from you! Send your thoughts to [clc@casact.org](mailto:clc@casact.org) and we'll publish them and include your name in an upcoming blog post or article. 

# Taking the Scenic Route (to an Actuarial Career)

By Leisha Cavallaro, ACAS

If you want to achieve a goal, naturally, you may find inspiration by looking at others who are where you want to be. In the actuarial space, many followed a path involving an actuarial degree (math, statistics, economics or computer science), potentially an internship and an exam *or four* passed before entering the field. Honestly, I might be slightly envious of those who have taken any or all those paths — I took the scenic path to the actuarial field. I started as a psychology major, then got a master's degree in higher education, worked in sports management and then retail management until I became a loan underwriter — my bridge to the actuarial world.

Many people are career changers, but entering the actuarial space can be tough. Listening and connecting with those who have succeeded can show you that you're not alone. Even if you aren't a career changer, there are lessons that can be applied to many aspects in life.

I recently interviewed Helen Davidson, Annemarie Sinclair, FCAS, and Aubrey Chew, three career-changers who told me about their paths to the actuarial career.

## Leisha Cavallaro: Tell me about your path to working as an actuary?

**Helen Davidson:** My undergraduate degree is in anthropology, with minors in mathematics and philosophy. My first career was as a biomedical researcher. From there I became a life and health insurance agent. After that, I earned my Class A CDL and spent several years traveling cross-country as a professional driver. Finally, I attended graduate school part-time to earn a master's degree in actuarial science, landed an internship and turned that into a full-time position, where I am still happily working.

**Annemarie Sinclair:** I have an undergraduate degree in mathematics and mathematical statistics and started my career in a military environment. While working in that field, I did a post-graduate degree in operations research, a field that developed in the U.K. during World War II. I then spent a few years in banking until I landed my first job in a property-casualty insurance company as a statistical analyst. During that time, I was asked to calculate IBNRs for the company, which was my first introduction to actuarial science.

**Aubrey Chew:** I have been in auditing, banking and financial reporting consultancy/academia for 12 years. From the consultancy work, I realized that the major investors are pension funds and insurance companies; as such, I thought it would be interesting to better understand these investors with mammoth balance sheets that seem to drive most decision-making in the

finance space. That is how my actuarial reading started. I had a fairly good background on the business and finance applications, but I had little or no idea as to the reading time required to get through exams.

## LC: What made you want to change careers?

**HD:** As a trucker, I didn't have much (read: any) upward mobility in my career. My family was growing, and I needed something that would grow alongside it. Struggling to find my ideal next career on my own, I put the question to my friends: "What do you think I should be when I grow up?" The answer, from multiple fronts, was actuary. I had never heard of the job before, so I did some research, and strongly suspected it would be a perfect fit.

**AS:** I am a South African and am still living and working in South Africa. After my undergraduate degree, I considered actuarial science, but it was the early '80s and, at that stage, all actuaries in South Africa worked for life insurance companies. I had to relocate to Cape Town if I wanted to work for a life insurer, which was not possible at the time. When I realized many years later that there is a whole actuarial field in the non-life actuarial space, I was immediately interested.

**AC:** Well, I did not really change careers. I view the addition of actuarial knowledge as an enhancement to my current academic, financial and investment consultancy offerings. I was looking for mathematical reasoning underlying most investment and financial solutions, and actuarial science has provided most of it.

## LC: What was your biggest hurdle getting to where you are today?

**HD:** By far, the biggest hurdle for me was getting my foot in the door at a company. I was warned of this, and the advice I received was to enroll in a program that would get me access to the industry. I had to continue trucking while attending graduate courses at Temple University, and I took advantage of the career services of the local Gamma Iota Sigma chapter (Sigma Chapter for the win!) to get an internship. That summer, I did everything in my power to prove my value and convince the company to make a position for me. On the weekends, I continued truck-driving part-time to continue my family's benefits and make ends meet. For a full year, I was pulling double duty between school/internship and work — I was lucky my dispatchers were willing to give me a flexible work schedule. Many others I've spoken to haven't had the luxury of being able

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# A Sneak Peek into the Virtual Course on Professionalism

By Menghan Wu, CLC Candidate Representative

*The COVID-19 pandemic has brought changes and made us rethink our way of doing things. Given the worldwide public health emergency, the CAS started offering a virtual Course on Professionalism (COP) in 2020. This enabled candidates to make good use of their time and accomplish something towards their ACAS credential if they were not comfortable taking exams. The Candidate Liaison Committee (CLC) had an opportunity recently to speak with CAS Staff Actuary Ken Williams, FCAS, MAAA, who is a member of the Committee on Professionalism Education, the committee responsible for developing the COP. We hope this article helps candidates succeed and have valuable experiences.*

After a long journey of passing exams, the candidates are armed with essential tools to become effective actuaries. Believe or not, the COP is the only time the CAS requires candidates to attend a meeting. The CAS values this as an important course on the road to becoming official CAS members and practicing credentialed actuaries. On top of the technical answers that actuaries usually think about, the purpose of the COP is to ensure candidates' understanding of the professional standards and responsibilities associated with their designation. The COP also covers ethical decisions they will need to make throughout their careers and the consequence of not following standards. To be prepared for a successful COP participation, candidates must complete a variety of pre-work assignments, including readings and 10 accompanying e-modules, as well as producing a short recording of themselves. The readings tend to increase candidates' familiarity with the professionalism documents used in our profession. During the pre-work, candidates should consider their past working experiences where ASOPs (actuarial standard of practice) and the CAS Code of Conduct would be helpful to solve a problem. The e-modules take approximately three hours to complete and are all designed in the same manner, reinforcing basic ideas of each of the ASOPs. Finally, the candidates must complete a short recording of themselves to prepare for the communication skills part of the course. Introducing basic communication skills is a recent course development that aims to equip candidates with essential skills when conveying actuarial results to a variety of audiences with different backgrounds.

For the virtual course specifically, the CAS offers "tech check" sessions to tackle any technical issues that the candidate may encounter. The virtual course is currently held in Microsoft Teams over two days. In formulating the virtual course, Williams said that a few things had to change. The biggest change is that the movie *Billion Dollar Bubble* and the mock trial are now considered "homework" to be done by candidates either

before the course or on the first night of the course. Watching both of these elements outside of the course shortens the course slightly and builds in two 45-minute breaks that helps to minimize "screen fatigue."

The CAS has continued to offer the virtual sessions, with a total of seven U.S. courses so far in 2021. For candidates in Asia, there was a virtual course offered in July. The Asian course is designed for those candidates practicing in China and Southeast Asia and reflects the professionalism standards in those regions. Given the success of virtual sessions and positive feedback received, the CAS does plan to continue to offer a virtual course option going forward. At this time, the CAS has not decided on how frequently it will be offered. Options for virtual sessions may benefit some candidates in other countries, when traveling to the U.S. is challenging even without the worry of COVID-19.


Offering the COP virtually has its advantages and disadvantages. Prior to the pandemic, a candidate was required to attend the COP in person. When attending an event in person, candidates are much less likely to be distracted by other life demands as opposed to taking the course virtually. Another advantage of the in-person COP is that candidates can feel more engaged and get to know each other over two days; virtually, engagement is more challenging. One of the biggest things that is missed virtually are fun activities that can be done in person.

The CAS has tried its best to minimize the changes from the in-person course regarding the learning experience and networking. For instance, virtual "meet and greets" between candidates and volunteer course leaders have been added recently during lunch times in the week before the course begins.

Despite its virtual accommodations, the CAS still considers the in-person course a valuable experience for the candidates. The hope is that in-person sessions will resume as early as December 2021 in Orlando, Atlanta or San Diego.

Last but not least, participation is the key to COP success, both in virtual and in-person sessions. Williams indicated that the previous candidate feedback described the course as a "necessary evil" for attaining the ACAS, but candidates generally ended up enjoying the course and getting a lot out of it. Williams suggested that candidates need to come with an open mind and be willing to share their thoughts on different business situations that they may run into.

During this extraordinary time, it is even more crucial that we stay connected and navigate the new normal together.

For more information and details, please visit <https://www.casact.org/exams-admissions/course-professionalism>. 

# Presidential Video Series — Leong Chats with Duperreault and Baksh

As part of her presidential video series, Jessica Leong interviews Brian Duperreault and Sarayyah Baksh. Veteran actuary Duperrault discusses his career trajectory. He is currently the executive chair for the AIG Board of Directors and served as AIG's CEO from 2017 to 2021. Baksh is newer to the actuarial field, but no less impressive. She has a refreshing take

## Update Your CAS Profile

Earlier this year, the CAS launched the new online member dashboard. Please take a few minutes to review your information on file in this revamped feature and update your online CAS candidate profile. To view instructions on how to update your CAS profile, visit <https://www.casact.org/article/update-your-profile-your-new-cas-memberdashboard>.

on the business. To see these interviews, visit the CAS YouTube channel. 



### Candidate Liaison Committee Mission

The Candidate Liaison Committee communicates with CAS candidates, collectively and individually, who are taking CAS examinations. The committee informs candidates as to appropriate courses of action available to them. Through periodic communication, this committee informs candidates of results of examination administrations, actions taken on complaints received regarding examination questions and reasons for syllabus and examination changes being implemented. Communication encompasses existing policies and procedures as well as changes being considered. The committee should advise the CAS and its committees of the interests of the candidates regarding matters that come before the CAS and its committees. Candidates may contact the Candidate Liaison Committee at the CAS office address. The Casualty Actuarial Society is not responsible for statements or opinions expressed in the articles, discussions or letters printed in *Future Fellows*.

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FSC LOGO

## Taking the Scenic Route (to an Actuarial Career)

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to keep their past jobs while pursuing their education, and without the option of continuing to earn money, they have not been able to pursue an actuarial career.

**AS:** I was already working for an insurance company, so the transition into an actuarial role was easy. However, my biggest hurdle was getting accepted in the South African actuarial community. When I started studying, I was the only actuary doing the CAS qualifications in the country while all the other actuaries did the Institute or Faculty [of Actuaries U.K.] exams. Because the qualification was unknown, there was a general skepticism about the quality of the exams. Luckily, this is something of the past, and the CAS qualification is now widely accepted and respected.

**AC:** I feel I paid a good price through exam retakes for not having a first degree in mathematics. The biggest challenge though has been securing adequate time to study while growing a business and family (four children).

**LC: What advice would you give someone to help career changers transition to the actuarial space?**

**HD:** It's a tough road. The best way I've seen, is to go through a university's program that will give you access to internships. Intern-

ships are generally paid in this field, something I did not know at first. It's never too late to chase your dream. Take exams as soon as you can; having exams passed and internships on your resume will make all the difference.

**AS:** In South Africa, the best way to do this is to start writing the exams, either through one of the universities or through an international actuarial institution. It is very difficult to get a job in an actuarial team without having passed any exams.

**AC:** Actuarial knowledge is versatile; with some tweaking, you can apply it to provide business solutions in your current work environment without necessarily transitioning to mainstream insurance.

As you can see, there are many different paths that can lead you to the actuarial career. These are just a select few stories of those who have taken a nontraditional path. Whether taking a traditional or nontraditional route, we all hit obstacles, some bigger than others, and not one of us have the same story or path as the other. This makes me confident that we can all reach our goals with the support of each other along with our own personal determination.

For the full interview, see *Future Fellows* online (<https://www.casact.org/membership/candidates/future-fellows-newsletter>). 