

FUTURE FELLOWS

March 2023, Volume 29, No. 1

Actuaries and Data Scientists: How Can We Work Together and What Can We Bring to The Table?

By Celeste Bremen, ACAS

Data science: A new toolset for the actuarial professional

Data science is increasingly pervading different parts of our lives, from recommender algorithms suggesting what we might like to watch on Netflix to [ChatGPT passing MBA exams](#). As many of us know or have seen firsthand, data science has also impacted our work as actuaries. Some of us might even be concerned that we'll be replaced by data scientists! As an actuary who has picked up some data science skills and frequently works with data scientists, I am here to tell you that data scientists and actuaries have different skill sets and aren't meant to be interchangeable. These are two professions that can and should work in harmony with one another. Just as actuaries have gone from doing calculations on paper to using Excel, I believe that more actuaries will start using R and Python or other programming languages more often in the future. Data science is not a threat to our profession – rather, it's a chance for us to learn new skills, evolve and become even more analytical.

Actuaries and data scientists: complementary skill sets

Actuaries and data scientists have different skill sets and knowledge bases, and, while there is some overlap, there are some fundamental differences that distinguish the two. Actuaries are highly analytical insurance professionals – we understand the insurance industry, the business problems that our company faces, the insurance data we work with and specific actuarial techniques. We study concepts like the [princi-](#)

[ples of ratemaking](#) and understand that creating a highly predictive pricing model (for example) isn't our only goal – the model must also appropriately account for losses, not be unfairly discriminatory and be explainable to business partners and regulators.

Data scientists tend to be very technical. This isn't to say that they can't also understand business problems or learn more about the insurance industry – they simply have a different focus on their work. For example, a data scientist may be better positioned than an actuary to create a dashboard in R Shiny that shows loss ratios across different regions. While actuaries might focus on learning about emerging trends in the industry, a data scientist might be learning about the newest Python package that allows for visualizations or different types of modeling.

The descriptions above generalize “actuarial work” and “data science.” There is a lot of opportunity for variation in an actuary or a data scientist's job, but I believe these descriptions capture the general focus of each career and the primary areas where they differ. Now that we know the differences between the two, let's talk about how they overlap and can work together!

Let's work together!

Actuaries and data scientists both have valuable skill sets, and it's important to bring the two together. Let's look at the example of creating a pricing model. If you want to learn more about this, take a look at [CAS Monograph 5 on GLMs for insurance rating](#). We might follow a process like this:

▲ turn to page 4

Calendar of Events

CAS Spring Meeting

May 7–10, 2023
Boston, Massachusetts

Seminar on Reinsurance

June 5–6, 2023
Philadelphia, Pennsylvania

Casualty Loss Reserve Seminar & Workshops

September 11–13, 2023
Orlando, Florida

CAS Annual Meeting

November 5–8, 2023
Los Angeles, California

Learn More
and Register at
casact.org/calendar

Meet the New CAS CAWG Candidate Representatives and Member Volunteers

By Laura Hemmer, FCAS, CAWG Chair

Please welcome four new candidate representatives and one new CAS member to the Candidate Advocacy Working Group this year! These volunteers help advocate candidate's viewpoints to the broader CAS community. Candidate representatives are volunteers who haven't yet achieved the ACAS but are actively taking CAS exams. CAWG members are your voice in the CAS – don't hesitate to reach out to CAWG@casact.org with any feedback, ideas or comments!

New Candidate Representatives

Dallin Biorn joins the CAWG for his first experience volunteering with the CAS. He is excited to find opportunities to help his peers on their path towards their designations as he continues to pursue his own. He's especially excited to hear and provide feedback on exam content and structure as the CAS continues with the Admissions Transformation Plan. He plans for this to be the first of many CAS volunteer experiences during his career. Dallin graduated from Brigham Young University with a degree in statistics and has worked at USAA since 2020, spending time in reserving, property claims analytics and pricing modernization. As an Air Force "brat," he thoroughly enjoys serving those who protect our country. He is working towards finishing Exams 5 and 6 to complete his ACAS. Dallin lives in Colorado Springs with his wife and son. His hobbies include anything related to sports. He frequently plays golf and basketball and considers football season to be the best time of the year.

As a "career changer" and former therapist, **Daniel Drabik** joined the CAWG to help others. He enjoys collaborating to facilitate data-informed decisions and is passionate about continually improving the candidate experience, and increasing the intersection of actuarial exams and actuarial practice. Daniel was born and raised in south Florida, and his undergraduate degree is in philosophy with a minor in music from Palm Beach Atlantic University (PBAU). He also earned his graduate degree from PBAU in counseling psychology. Thereafter, he studied mathematics at Florida Atlantic University and pursued an actuarial career. Daniel worked in auto pricing and economic capital modeling at USAA for the first several years of his career. Currently, he works at The Hartford as part of the risk and profitability measurement team and is working towards earning his credentials. When not working (or studying), Daniel enjoys exercising, reading and spending time with his wife and two daughters.

Shannon Osterfeld is looking forward to being able to vol-

unteer with the CAS while not yet being a member. She is most excited about the opportunity that the CAWG offers to provide direct feedback to the CAS regarding candidate issues, especially related to exams. Shannon graduated from The Ohio State University in 2019 with a degree in actuarial science and economics. She works in pricing as an actuarial analyst for the Celina Insurance Group and has Exam 6 left to attain her ACAS designation. In her free time, she enjoys coaching youth diving, watersports, playing pickleball and traveling.

Liya Zhang joined the CAWG to volunteer with CAS while working to achieve her credentials. She is passionate about having candidates' opinions heard and making a positive impact on the candidate experience with the CAS. Liya graduated from Bentley University in December 2020 and subsequently joined the Actuarial Leadership Development Program at Travelers. During her first rotation, she worked as a business unit actuary in commercial accounts group focusing on pricing and profitability for general liability line. Liya now works in the loss analytics and reserving team for the worker's compensation line of business. She has Online Course 2 and Exam 6 left to attain her ACAS designation. Outside of work, Liya enjoys playing with her dogs and cats and watching Korean dramas.

New CAWG Member

John Varnas, ACAS, was first encouraged to volunteer while attending the 2022 CAS Spring Meeting at Disney World. He joined the CAWG after serving as a mentor for last year's Student Central Summer Program. John is currently a supervising actuary in the Property Bureau at the New York State Department of Financial Services (NYSDFS), where he's spent his entire actuarial career. Prior to joining the NYSDFS in December 2013, John taught math for nearly four years at the community college level. He became an ACAS in February 2021 and is currently preparing for Exam 7. John enjoys traveling, trying new cuisines and always improving his Spanish skills.

Thank you to our former CAWG volunteers for helping to advocate for candidate viewpoints across the CAS: Emma Casehart, FCAS; Holley Rouse; Menghan Wu; Deepti Tamareddi, FCAS; Wes Griffiths, FCAS; Rajwayne Neufville; Jillian Chung, ACAS; and Matthew Lopez, ACAS. Candidates interested in joining the CAWG can apply annually each summer; CAS members can indicate their interest in joining via the CAS VIP Survey. **ff**

Attendees of the CAS Student Central Summer Program: Where Are They Now?

By John Varnas, ACAS

Since 2020 the CAS has offered its Student Central Summer Program to participants from around the world. Presented virtually, it was originally intended to replace canceled summer internships as a result of the COVID-19 pandemic. During the eight-week mentor-led program, students learn about the P&C industry, pricing, reserving, predictive modeling and interview preparation. Webinars and town hall meetings are recorded for those unable to attend live. The program culminates in a case study competition with prizes.

Each week cohorts of students discuss each topic with their mentors, who are actuaries employed across the industry. My first volunteer experience for the CAS was as a mentor for the 2022 program. Being a former math teacher, I enjoyed explaining how actuarial concepts are applied to typical work assignments. We checked in with two past participants of the mentor-led program, Emily Piszczek and Tinashe Chikwamba, to see what they're doing today. The extended online version of *Future Fellows* contains three additional interviews with:

- Hunter Stanek, a sophomore at the University of Michigan, who has an internship lined up for this summer.
- Kate Sebaganji, a senior at the University of St. Thomas, who has accepted a full-time position upon graduation.
- Zoie Obst, a senior at DePauw University, whose internship led to a full-time position upon graduation.

Meet Emily Piszczek (2021 attendee) and Tinashe Chikwamba (2022 attendee)

Emily Piszczek currently lives in Chicago and graduated from the Illinois Institute of Technology in December 2022 with a bachelor's and master's in applied mathematics and a minor in economics.

Tinashe Chikwamba lives in Chitungwiza, in Zimbabwe. He is a student at the University of Zimbabwe, where he is studying for an undergraduate degree in actuarial science.

Future Fellows: How did you first learn of the actuarial profession?

Emily Piszczek: I wasn't familiar with actuarial science until my third year of college when I started talking to a few fellow math students about their career plans. I was able to learn more about the profession through friends, professors and my academic advisor.

Tinashe Chikwamba: I learned of the actuarial profession at a career symposium I attended during my gap year soon after high school.

FF: What motivated you to participate in the Student Central Summer Program?

EP: My academic advisor introduced me to the Casualty Actuarial Society and suggested I apply to the Summer Program. Having no actuarial experience yet, it seemed like the perfect next step for me.

TC: Ever since I started my actuarial science degree at the Uni-

versity of Zimbabwe, I had an appreciation of the essential role actuaries play in analyzing data, modeling it and communicating findings to managers and stakeholders, but I still could not figure out what actuaries did on a day-to-day basis. I wanted to understand the skill-set they possess and the tools they used to help them perform these functions. Thus, ever since then, I have been searching for job shadowing and internship opportunities to help provide answers to these questions.

FF: What did you like most about the Summer Program?

EP: I was very happy with the experience because it covered such a broad range of introductory topics. I was able to enter with little to no knowledge of the profession, and at the end of the summer I felt I had a strong grasp of what to expect when entering my future career. Additionally, I gained confidence that the actuarial profession was a good fit for my professional strengths and interests.

TC: First, I enjoyed the weekly cohort meetings we had with our mentors. There was so much diversity in the discussions, as I had cohort members from different backgrounds and fields with different, but eye-opening understandings of the actuarial field and its concepts. I also enjoyed how our mentors, Glenn Yancy and Keith Berman, really took their time to share their journeys and experience and to answer the many questions I had.

FF: Where are you now? Have you completed a P&C actuarial internship or obtained a full-time actuarial position?

EP: The summer following the Student Central Summer Program, I obtained a summer internship at Kemper Insurance on the P&C actuarial team. The summer internship turned into a part-time internship in the fall, as I finished up my final semester at Illinois Institute of Technology. In December 2022, I was able to smoothly transition to full-time at Kemper on the same team.

TC: I am currently an intern in the data analytics and actuarial services department at FBC Holdings. The firm offers a wide array of insurance products in the property and casualty sector, from motor vehicle and property insurance to hospital cash plans. Our role in the analytics department is to analyze the insurance products offered, to enhance effective pricing and reserve setting, which is of high importance in the inflationary environment we operate in.

FF: What knowledge from the Summer Program helped you in your internship or job?

EP: The Summer Program primarily provided me with two important things; first, I was able to go into my Kemper Internship with a basic knowledge of actuarial concepts, giving me a jump-start on more in-depth learning for technical skills. Second, I discovered the importance of when and how to ask the right questions. When in doubt, always ask! It's important to prepare questions before meeting with your coach, supervisor or mentor to maximize your time and communication. Regularly asking questions also serves as feedback

Actuaries and Data Scientists

from page 1

1) Preparing, cleansing and exploring the data

Before we can start modeling, we need to have the data to create our model. This will probably involve joining data from several databases (such as joining policy and claims data). An actuary might explain to a data scientist colleague that a claim can occur several years after the policy was written, so we need to be careful when filtering dates. We need to assess different fields for reasonableness, such as premium and loss values. A negative loss value might not make sense to someone not familiar with the insurance industry, but an actuary can provide guidance to a data scientist and let them know that this might be a case of subrogation.

After cleansing the data, we'll want to explore it through charts and graphs. Our data scientist friends can most likely create a variety of graphs for us to assess together. For example, are the loss ratios consistent across years? If not, maybe there has been a change in the business, and we want to exclude certain years from our analysis.

2) Feature engineering, model creation and model validation

Once we've finished cleansing the data, we can start modeling. We can think of useful variables that we might want to include, and a data scientist can calculate them. Actuaries and data scientists should work closely together during this process, which is highly iterative. Actuaries can provide guidance to data scientists about whether a variable should be included or not – maybe it's highly

predictive but not considered ethical to include, for example. To validate the model, a data scientist can create different diagnostics, like a Gini Index, and look at them together with an actuary to evaluate whether the model is "good" or needs to return to the model creation phase for further improvements.

3) Discussions with stakeholders and filing

Finally, it might be necessary to file the model with regulators or discuss the results with underwriters. An actuary can help guide these conversations, as they have similar industry backgrounds and may be more familiar with what each stakeholder is looking for. An underwriter might be looking for explainability and logic (for example, it's easy to explain and understand why younger drivers tend to receive higher premiums), while a regulator might want to know if a variable is fair to the consumer. Actuaries might be able to frame these conversations in an analytical way to their data scientist colleagues and work together to create the necessary analysis to help answer these questions.

The future of actuarial science

Hopefully this article mirrors what you see in your own work or has given you a new perspective to working with data scientists. There are many opportunities for us to work together and produce new and interesting analyses that we might not be able to do on our own. Data science is not a threat to actuarial science, but rather an enhancement. **f**

Attendees of the CAS Student Central Summer Program

from page 3

– that way your mentor knows how much you've learned and where they can help you improve.

TC: The role I am currently in involves summarizing insurance and claims data for motor vehicle and health insurance. I am also involved in dealing with loans in the building society and microplan side of the business by creating reports and communicating these to top management. The Summer Program gave me the proper introduction to essential Excel tools that make my day-to-day tasks easier and faster. On top of that, the topics on pricing and reserving have helped me to gain a deeper understanding and insight into the insurance products offered by our firm.

FF: Do you have any advice for future participants?

EP: The most significant divide I noticed in the CAS Summer Program students was between those who spoke up with their ideas and asked questions and those who were too shy to speak up. As students, we are expected to fail in order to really grow. It's important to step outside of your comfort zone to ask your mentors about "big picture" ideas as well as small, technical details. Take chances

by voicing your answer to a question because it's the fastest way for your mentor to help you learn. The mentors have a wealth of knowledge, but they won't always know what's most important for you unless you speak up.

TC: I would advise future participants of the program to make use of the chance to build and widen their professional network. The actuarial community is a tight-knit community and increasing your network always helps you to gain an appreciation of how others do their thing. It is also not surprising to work with each other in the future.

For students interested in participating in the 2023 CAS Student Central Summer Program, more information can be found at <https://www.casstudentcentral.org/summerprogram/>. A self-paced version of the program entitled the CAS Student Central Independent Summer Program is also available. This version excludes the mentorship and case competition components.

Recruitment for CAS Members and Candidates interested in volunteering as mentors will be announced later in the Spring. **f**

Practical Professionalism

By Mindy Moss, FCAS, CAWG Vice-Chair

Wherever you are on your CAS journey, there are professional standards to which you are held. Candidates must abide by the [Code of Professional Ethics for Candidates](#). CAS members are held to the standards of the [CAS Code of Professional Conduct](#). **Precept 3** in the CAS Code states:

An Actuary shall ensure that Actuarial Services performed by or under the direction of the Actuary satisfy applicable standards of practice.

Thus, actuaries practicing in the U.S. must follow the ASOPs put forth by the Actuarial Standards Board; similar standards of practice exist in other countries.

For the rest of the year, we will run a series where we apply all these standards to hypothetical situations. Here is our first:

An actuary attends a company holiday party. They are chatting with a few of their coworkers and having a great time. The finance director asks the actuary how the year-end reserves are shaping up. Not thinking much of it, the actuary says, “Well, it was not a good year for us.” On Monday the actuary is called into the chief actuary’s office to discuss what was said at the party.

What parts of the *Candidate’s Code* apply, if any? The first two paragraphs of the code contain important definitions. “Actuarial services’ are professional services provided to a principal by an individual acting in the capacity of an actuary. Such services include the rendering of advice, recommendations, findings or opinions based upon actuarial considerations.” Given this, the actuary’s statement qualifies as actuarial services since it is a finding or opinion. Another definition that will come in handy is that of principal: “their client or employer.” With these definitions, let’s look at two rules that may apply.

Rule 3: An actuarial candidate shall perform actuarial services with courtesy and professional respect and shall cooperate with others in the principal’s interest.

Saying it was not a “good year” was not in the principal’s best interest and not typical professional communication.

Rule 1: An actuarial candidate shall act honestly, with integrity and competence, to uphold the reputation of the actuarial profession.

This one is less black and white, but this communication would not necessarily “uphold” the profession’s reputation.

For credentialed CAS members, the *CAS Code of Professional Conduct* would apply. **Precept 1** of the Code is the same as **Rule 1** of the *Candidate’s Code*, so the previous paragraph would apply. There is also a section titled “Communications and Disclosures.” Saying “it was not a good year for us” would be considered a communication and Precept 4 would apply.

Precept 4: An Actuary who issues an Actuarial Com-

munication shall take appropriate steps to ensure that the Actuarial Communication is clear and appropriate to the circumstances and its intended audience and satisfies applicable standards of practice.

In this situation, the actuary did not ensure that the communication was clear or appropriate given the circumstances.

Regarding ASOPs (which only applies to work done in the U.S.), an obvious one that may apply is **ASOP 41:** Actuarial Communications. Most aspects of this ASOP apply to the situation. Specifically, Section 3.1.1 Form and Content should have been considered:

The actuary should take appropriate steps to ensure that the form and content of each actuarial communication are appropriate to the particular circumstances, taking into account the intended users.

This was not appropriate content given the circumstances. In addition, 3.1.2 Clarity applies to this situation:

The actuary should take appropriate steps to ensure that each actuarial communication is clear and uses language appropriate to the particular circumstances, taking into account the intended users.

The communication was unclear and likely elicited more questions than answers. Consider also 3.6 Oral Communications:

When the actuary is providing an oral communication, the actuary should consider the extent to which (if any) the disclosures listed under section 3.4 should be included in the oral communication and include each such disclosure if appropriate in the particular circumstances. Where the actuary has a concern that the oral communication may be passed on to other parties, the actuary should consider following up with an actuarial document.

Given that this information has already been passed on to others, the actuary should follow up with their findings and ensure that all the rules in ASOP 41 and the Code are followed.

An innocent comment led to being called into the Chief Actuary’s office (for what I can only assume was a difficult conversation). The Code of Professional Ethics for Candidates, the CAS Code of Professional Conduct and the ASOPs are there to help and guide actuaries. By learning about these standards, actuaries can avoid uncomfortable situations and ensure that they are holding up the reputation of the actuarial profession. It’s also worth noting that not all these standards are black and white to apply. You may disagree with some of the rules that I think apply in this situation, and that is okay! What’s important is that we all know what standards we are bound by and do our best to uphold them. **ff**

Is It All Worth It? The Many Benefits of Earning that CAS Credential

By Dan Watt, FCAS

This article will be released around the time most of you are neck-deep in studying, which means you are probably asking yourself questions such as, “Should I take the time to read Dan’s article, or should I work on my flashcards?” or “Why am I doing this to myself? Is it all worth it?”

First of all, thank you for taking five minutes to read what we have to share here – I’m hoping it helps. Let me start by stating that your study efforts are ABSOLUTELY worth it, my friends.

There are many benefits to receiving your credentials. We will focus on the following:

- An immediate increase in opportunities for roles and responsibilities.
- An endless stream of continued growth and learning.
- Possibilities for nontraditional roles.
- Opportunities to volunteer and impact the profession.

We’ve asked a few professionals with the benefit of hindsight to share how life has been after receiving their ACAS/FCAS credentials. I’ll close with a few insights of my own as well.

An immediate increase in opportunities for roles and responsibilities

Receiving your credentials opens doors. In the short amount of time since receiving his FCAS, Justin Pursaga has influenced the design of an enterprise data warehouse, measured corporate strategy, collaborated on the design of an online customer portal and led the IFRS program. I’m sure he had many other possibilities cross his path along the way as well. Having credentials allows for the freedom to choose your career path, which is priceless.

Justin advises the following:

- Get involved in the business early – always understand what underlies your work.
- Trust in yourself; confidence will come.
- Become proficient in data visualization. No matter how true or statistically significant your conclusions/recommendations are, the effect will be muted if you can’t effectively tell a story with the data.
- Be curious and ask lots of questions.

An endless stream of continued growth and learning

Receiving your credentials is just the beginning of a dynamic and exciting career. The continuous learning and research possibilities are exciting and lead to greater opportunities as your career progresses.

Andy Thesing earned his FCAS 10 years ago and continues to stretch himself, constantly learning, adding to his skill set and understanding. He encourages current students and recently credentialed actuaries to “Continue on the path of learning post-exams – explore a new line of business, invest in learning Python or R and educate yourself in more predictive analytics. Stay curious!” With continued learning, Andy suggests that you can “Apply your actuarial knowledge and creative approaches to solve today’s business problems.”

Possibilities for nontraditional roles

In addition to pricing and reserving roles, gaining your credentials provides opportunities for nontraditional roles. Since receiving her ACAS, Carolyn Wise has been able to go in the direction of topical research and publication. She has presented at symposiums, sharing her insights with leaders and experts.

Carolyn says to “Say ‘yes’ to new challenges. Don’t be afraid to step outside your comfort zone. There are so many different opportunities within the actuarial career.” Embracing change has led Carolyn to discover new aspects and possibilities of the actuarial career path for which she has become very passionate.

Opportunities to volunteer and impact the profession

Upon receiving your credentials, volunteering offers networking benefits, deeper understanding of actuarial concepts and the direct ability to drive the direction of the profession. The Examination Committee, Candidate Advocate Working Group and various CAS DE&I efforts are always in need of perspectives and opinions from newly credentialed professionals. Volunteering for a Regional Affiliate or local programs, such as Math Motivators, gives you chances to directly affect lives and opportunities to introduce the actuarial profession to the next generation of actuaries.

In his career in the consulting space, Adam Hirsch, FCAS, has experienced a vibrant, interesting and successful career. Currently, he offers consulting to non-insurance companies for services such as loss reserve analyses, feasibility studies and SAOs for captive insurance companies, and loss projections. With this experience, Adam has given back by volunteering on the CAS Examination Committee, and he recently served as the vice president and then president of the Southern California Casualty Actuarial Club, a CAS Regional Affiliate.

▲ turn to page 8

Is It All Worth It?

from page 6

Is it worth it? My take

Since receiving my FCAS in 2017, I've experienced increasing opportunities, benefited from an endless stream of continued growth and learning, have embraced nontraditional roles and felt the advantages of volunteer efforts with the CAS and elsewhere. Quite frankly, gaining my credentials has allowed me to have two dream jobs simultaneously. I get to do innovative actuarial work for a wonderful company while also teaching actuarial science at a fantastic university. As Carolyn advised above, I find myself doing impactful and fun initiatives each day because I chose to say "yes" to new challenges. As you will hear from almost every credentialed actuary, I love my job! It's dynamic, interesting, fulfilling and fun.

Through volunteer efforts, I have experienced the benefits of networking almost immediately. I've had the pleasure of serving on the Examination Committee and the Candidate Advocate Working Group (obviously), have done some fun work for the New Members Committee, served as president and VP of administration for the Casualty Actuaries of New England, created DE&I scholarships with The Actuarial Foundation, participated for years in Math Motivators and much more. These experiences have been integral to my devel-

opment and career direction thus far, with diversifying our profession at the top of my priorities list. Please volunteer! The benefits drastically outweigh the costs.

If I were to travel back in time, I would give myself the following advice: Stop studying just to pass the exams and start studying to own the knowledge!

Once the knowledge belongs to you, the exams are secondary. Particularly from Exam 5 on, the information contained in the syllabi is vital for your career. Thirst after this knowledge! To be a great actuary, you need to know this stuff as if it were common sense. You can then apply this knowledge to provide insight and forethought to your business partners. You can innovate, contribute to the advancement of the science and lift others through mentorship and instruction. With the power of knowledge, you can impact business decisions, diversify our profession via volunteer efforts, advance the actuarial toolkit with predictive analytics, apply actuarial concepts to new and interesting problems and much more.

With credentials, an inquisitive mind and a drive for continued growth and development, the possibilities are endless for your career. So, yes. All of this is worth it! Keep going! You've got this! **f**

The Candidate Advocate Working Group Mission

The Candidate Advocate Working Group (CAWG) focuses on issues of importance to candidates who are pursuing CAS designations. It serves as a direct point of contact for candidates to engage with the CAS and admissions working groups by sharing their thoughts and feedback. The CAWG also supports candidates' career advancement by advising candidates of resources available to them. The working group utilizes various communications tools, such as the quarterly *Future Fellows* newsletter and the *Future Fellows* Hot Topics blog, to engage candidates and provide information on topics of importance. Candidates may contact the Candidate Advocate Working Group at CAWG@casact.org. The Casualty Actuarial Society is not responsible for statements or opinions expressed in articles, discussions or letters printed in *Future Fellows*.

FUTURE FELLOWS

Future Fellows is published four times per year by the Casualty Actuarial Society, 4350 North Fairfax Drive, Suite 250, Arlington, Virginia 22203.

Telephone: (703) 276-3100

Email: office@casact.org

Website: www.casact.org

Presorted Standard postage is paid at Lanham, Maryland.

If you'd like to contact the Candidate Liaison Committee, you can email Candidate Advocate Working Group CAWG@casact.org.

Candidate Advocate Working Group:
Laura Hemmer, FCAS, Volunteer Chair
Mindy Moss, FCAS, Volunteer Vice-Chair
Ildiko Ban, ACAS
Celeste Bremen, ACAS
Dan Watt, FCAS
Mark Maenche, ACAS
Nitai Patel, ACAS
Rehan Siddique, FCAS
Bailey Hescocock, ACAS
John Varnas, ACAS

Candidate Representatives:

Claire DiOrio
Jack Richards
Othon Hamill
Dallin Biorn
Daniel Drabik
Shannon Osterfeld
Liya Zhang

CAS Director of Certification Products:

Ashley Zamperini, CAE

CAS Candidate Engagement Manager:

Stephanie Litrenta, CAE

CAS Director of Publications:

Elizabeth A. Smith

CAS Editorial Production Manager

Sarah Sapp, Ph.D.

CAS Graphic Designer:

Sonja Uyenco

Subscriptions to the newsletter are complimentary to CAS candidates who registered for a CAS Examination during the previous two years.

For information, please contact the CAS Office. Send all letters to the editor to the CAS Office address.

Postmaster: Please send all address changes to: The Casualty Actuarial Society, 4350 North Fairfax Drive, Suite 250, Arlington, Virginia 22203.

For permission to reprint material, please write to the chairperson of the CAS Candidate Advocate Working Group at CAWG@casact.org. The CAS is not responsible for statements or opinions expressed in the articles, discussions or letters printed in this newsletter.

©2023 Casualty Actuarial Society
ISSN 1094-169-X



Introducing CC'ME – Casual Conversations with Meaningful Engagement!

The CAWG is kicking off a new series in *Future Fellows* with the goal of taking your questions and answering them in each issue. To get us started we took a question that has come up recently as the CAS is enhancing its exams through the Admissions Transformation Plan (ATP). We invite you to send us your questions by emailing CAWG@casact.org. All questions will be posted anonymously and answered by members of the CAWG.

Q: Where is the best place to learn about exam changes and updates?

A: The CAS has a dedicated webpage for all of the latest news and information related to the Admissions Transformation Plan (ATP). The web address is casact.org/atp and the webpage is updated as new information is released. The information hub also includes a timeline with the major milestones that candidates can expect in the coming years. [f](#)

