

FUTURE FELLOWS

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Becoming an Actuary: Career Changers' Perspectives

By Mark Maenche, ACAS, and Laura Hemmer, FCAS

While many people know they want to be an actuary in college and move straight to the insurance industry after graduation, a good segment of the actuarial population is career changers – people who worked in a different field, often for many years, before taking on an actuarial role. The reasons for making this switch are varied, but career changers generally bring valuable perspectives and experience to their actuarial roles. To give further insight on what it's like to become an actuary after working in a different field, below are three current actuaries' stories.

Mark Maenche, ACAS, Actuarial Manager at Travelers

My career experience prior to being an actuary was as an insurance agent. It is where I learned all about insurance policy language and the types of insurance that businesses would purchase. My degree was in actuarial science, but I didn't pass any exams in college. Because I moved geographically across several states, I didn't really have connections to pursue an actuarial career at that time. But, in 2012, I was looking for a better way to provide for my family and went back to pursuing actuarial science. I began studying and passed a couple exams. Finally, I landed an actuarial role at a small consulting company. I began to learn the actual day-to-day of being an actuary and continued to study for exams. I achieved Associateship in the Casualty Actuarial Society in 2020.

My experience as an insurance agent has been invaluable in the actuarial roles I have held. Understanding insurance policy and commercial insurance coverages has benefitted me when working on pricing risks. I recently changed jobs

and joined Travelers working in the middle market actuarial department. Although I am new, I am excited by the collaborative nature that is part of the culture of the company. It seems that there is almost always something new to learn!

I would recommend being an actuary if you are excited by analyzing risk and working with data. If you love Excel and using various languages (SQL, Python) to manipulate data, you probably would love working in the actuarial space as well.

The best advice I could give to someone changing careers to be an actuary is to never think it is too late to pursue your passion. If you put in effort to learn what it takes to be an actuary and you can get comfortable with what you believe the rigors, tasks and daily workload will be, then go for it!

Ellen Myerson, ACAS, Actuarial Associate at Coaction Specialty Insurance

After years as a math teacher, I decided I wanted to switch careers, and I knew I wanted something analytical. I saw that actuary was one of the top careers in *U.S. News and World Report's* top jobs list, so I started studying for Exam P.

I started out as an actuarial analyst in pricing for a private passenger auto carrier. I enjoyed continually learning with each new project. After four years in pricing, I rotated to reserving and have worked in a reserving role ever since. I became an ACAS about five years into my career. Last year I moved to Coaction Specialty Insurance and have enjoyed the challenge of working with different lines and also reserving when data is fairly thin.

Calendar of Events

Virtual Predictive Analytics Bootcamp
September 6 – October 11, 2023

Casualty Loss Reserve Seminar & Workshops
September 11–13, 2023
Orlando, Florida

Introduction to R Virtual Workshop
October 10 – November 21, 2023

2023 In Focus Virtual Seminar
October 19, 2023

CAS Annual Meeting
November 5–8, 2023
Los Angeles, California

Learn More
and Register at
casact.org/calendar

Get Started on Two Skills, Not on a Syllabus

By Mark Maenche, ACAS, MAAA, CIC, CRM

Actuarial candidates know that the exams cover real-world concepts that are necessary to be actuaries. But there are more ingredients that go into career success than passing exams. Let's explore a couple of the necessary skills that can round out a candidate's profile for employers.

Coding/Programming

Many online actuarial job postings that show up online in the current labor environment indicate that knowledge of at least one programming language is desired by employers. In an informal survey I found online (<https://www.youtube.com/watch?v=yzQ5NgshBTU>), it was found that two-thirds of actuarial job postings stated as such. The most popular languages (in no particular order) appear to be VBA, Python, SAS, R and SQL.

Why are coding skills so important? While Excel is an actuary's best friend, it may not always be the best tool for a job. This could be for a variety of reasons. For example, the dataset may be too large for Excel to process quickly, or the data may be in a format that is messy when importing it into Excel. Therefore, using one or more of these programming languages may improve the efficiency and accessibility to clean, organize, analyze and/or visualize the results of an analysis. Repeatable processes may also be simpler and easier to build in a programming language.

How do I improve my programming skills? At the top of the list, no surprise, is Google. Of course, any time there is a problem, the answer is to "Google it." If you encounter an issue, Google should point you in the right direction upon a search. Beyond the obvious number one, here are a few more ideas:

- Read Books Online – CAS Research Staff Actuary, Brian Fannin, recommends free web versions of *Introduction to Statistical Learning* (<https://www.statlearning.com>) and *R for Data Science* (<https://r4ds.had.co.nz/>).
- Watch YouTube – There are loads of videos on YouTube about the languages referenced above – everything from basic learning to very advanced topics on each.
- Comment, comment, comment! – One of the most important details of writing code is to write comments within the code. This provides insight into what action a particular section or line of code is performing. It helps those who interact with code you have written and helps you when you haven't reviewed your own code for a long time.
- Find ways to practice – The more you use your coding skills, the easier it will be to remember them. It is especially difficult to learn programming when you don't have a use case readily available. Look online to find places to practice writing code. One interesting place I found as I researched for this article is [hackerrank.com](https://www.hackerrank.com) – it has challenges that

programmers can attempt to solve.

- Use employer resources – Ask your company if they have internal resources that can help you learn programming skills. If your employer does not have internal resources, they may be willing to invest in external resources that can help you improve your ability to code. Think critically about how you can benefit your employer to become more efficient and effective in performing your job tasks.
- Utilize CAS Resources – The CAS can help improve actuaries skills through our continuing education offerings, such as the upcoming introductory virtual workshops on R and Python. Through these six-session workshops, attendees will be introduced to R or Python and shown how to perform data manipulation, visualization, and analysis. Through this six-session workshop, attendees will be introduced to Python and shown how to perform data collection, data visualization, and data analysis in Python. The CAS GitHub site is a great resource for accessing open-source code. If you'd like to learn more about the CAS GitHub at github.com/casact, the CAS has [a series of microlearning videos](https://www.pathlms.com/cas/courses/18181) which give an overview available at <https://www.pathlms.com/cas/courses/18181>.

Soft skills

Soft skills are traits that are challenging to quantify and difficult to measure. Many of them relate to interpersonal relationships. Some examples include creativity, persuasion, collaboration, adaptability, time management, conflict resolution, communication, listening and problem solving. In contrast, hard skills are generally technical or procedural in nature. Many of them are routine or codifiable. Therefore, as technology advances the hard skills tend to become replaceable by machines.

Why are soft skills important? A 2019 survey by Global Talent Trends (LinkedIn Talent Solutions) indicated that 91% of talent professionals agreed that soft skills are very important to the future of recruiting. That same survey indicated that 80% of respondents were convinced that soft skills are increasingly important to company success.

Almost all jobs require some level of interaction with other employees. As a job seeker, employers will be looking to see if candidates have skills to positively relate to their peers, resolve disagreements and communicate effectively. Once you secure a job, you can make an impact by engaging with others when you see a need, crafting creative solutions to problems and managing your time well. A common need for today's actuaries is the ability to explain complex topics to others who may not have as much depth of knowledge on a particular subject. Addi-

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Volunteering at any Stage of Membership in the CAS

By Mindy Moss, FCAS

Volunteers are core to the success of the CAS, and there are many ways in which you can be involved. While this article covers what volunteer opportunities are available for candidates, ACAS and FCAS members, future articles will look more closely at some of the specific volunteer opportunities.

Candidates

You may think that as a candidate you are not qualified to volunteer for the CAS, but that's not true! There are several options available to you. The Candidate Advocate Working Group (CAWG) has candidate representatives who provide an important perspective. The CAWG acts as the voice of the candidates, and we are also responsible for producing *Future Fellows*. If you have any interest in writing compelling articles, discussing how the CAS can better interact with candidates or giving feedback on behalf of the candidates, then the CAWG would be a great fit for you. Applications for candidate representative are available every summer, so be on the lookout if you're interested.

In addition to the CAWG, there are also opportunities to volunteer as a University Liaison or member of the New Members Task Force. According to the CAS website, "University Liaisons help the CAS meet its objective to increase our presence on college campuses through a variety of suggested activities. Liaisons typically work with the schools they graduated from, or schools near their current employers." The New Members Task Force helps integrate new members into the CAS, and they provide new member perspectives to CAS leadership. To volunteer for either of these, you can fill out the VIP survey available year-round on the CAS website.

Associates

Once you have your ACAS, your volunteer opportunities expand significantly. There are 56 CAS committees, task forces and working groups to volunteer for and 96% of them accept new ACAS volunteers. To volunteer as an ACAS, you need to complete the VIP survey. In the survey, you will select your interest areas (some options are Admissions, Finance, Professional Education and Research). Next you select your areas of expertise to help align your skill sets to any volunteer openings. Finally, you will be presented with some current openings from which to select. Even if the group you'd like to join doesn't have an opening, you should still complete the survey. Then the group knows you are interested if a spot becomes available.

Fellows

What changes in terms of volunteer opportunities when you get your FCAS? At that point, you can volunteer for anything mentioned above, and you are also able to volunteer with the exams. This includes things like writing and grading, which can both be very rewarding experiences. As an FCAS, you will also be able to hold different positions within other committees. For example, in the CAWG, you are only able to be the volunteer chair if you have your FCAS credentials.

Why volunteer?

In addition to shaping the future of the CAS, you'll expand your network, gain opportunities to develop as a leader and see firsthand how fulfilling it is to volunteer. No matter where you are in your CAS membership journey, I hope you now know there are unique volunteer opportunities available to you. Go out there and see what volunteering is about! **f**

Get Started on Two Skills, Not on a Syllabus

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tionally, a large chunk of an actuary's job will involve various forms of communication, such as writing emails and asking insightful questions.

How do I expand my soft skill abilities? Because soft skills are often difficult to measure, it will take creativity to determine the best way to develop these qualities. Here are a few suggestions to get started:

- Ask someone you trust – If you are unsure of how your skills measure up, ask someone! I suggest choosing someone you trust to tell the truth in a constructive manner. Be ready to act on any suggestions for improvement.
- Be open to diverse viewpoints – Unfortunately, we are not always right in our opinions. Expand your horizons and challenge yourself by listening to alternative ideas. This can help you to sharpen your own thinking skills as well.

- Join Toastmasters – If you are looking to improve your public speaking abilities, there may not be many better options than a Toastmasters club. Check out their website and find a club that meets at a location and time convenient for you.
- Find someone to hold you accountable – Once you have established goals for yourself, the key to success is to follow through. Identify a person who will ask you the hard questions that motivate you to complete the tasks you determined were necessary to succeed. This accountability may also help you refine your vision of your desired future.

Undoubtedly, we all know that exams are important to success as an actuary. But there are certainly skills you need beyond the topics you can learn on exams. I hope this article will jump start your development in two areas that are important and valuable to today's actuarial employers. **f**

Becoming an Actuary: Career Changers' Perspectives

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For those considering becoming an actuary, I would definitely recommend this career. We answer interesting questions, there are opportunities to work on a wide variety of projects and I'm always learning.

For someone considering becoming an actuary, the best advice I could give is to ask a lot of questions. Always be thinking about how all the pieces (underwriting, claims handling, pricing, economic factors, frequency, severity, loss development patterns) fit together. And of course, be prepared for lots of studying!

Peter Soulen, FCAS, Actuarial Director at Travelers

When I was a physics/math major at a liberal arts college, a probability/stats professor encouraged me to consider becoming an actuary. Instead, for my first career, I completed a Ph.D. in the geophysical sciences and went into academia, doing research in atmospheric physics using satellite data and computer models to study the Earth's ozone layer and cloud cover characteristics for global warming calculations. After several years, I wanted to move to a different city, which didn't have a large atmospheric research group, so I had to change careers.

While I was discerning what my next career should be, I was fortunate to have family and friends who were credentialed actuaries, both on the life side and the property & casualty side. I decided to become a beginning actuarial student at a large insurance company. When I was first hired, I had not yet taken any actuarial exams. (At that time in the 2000s, passing several exams was not required to land such an entry-level job because many students had recently left the actuarial profession to take more lucrative jobs in IT.)

Although I started on the SOA life actuarial track, I achieved my Associateship and Fellowship designations in the Casualty Actuarial Society in 2010 and 2012. I am grateful to have wound up working in P&C at Travelers. Rotating through several positions, I've worked with a much greater variety of coverages and met so many more people, nationally and internationally. I'm also enjoying learning more sophisticated analytics. I recently rotated to Travelers' middle market commercial accounts group in business insurance, where I am excited by the always-increasing list of greater projects, collaborative culture and high quality of training programs for managers.

When switching to my actuarial career, it helped that I had pre-

vious background in computer programming, project management and physics-level math. It also helped that I already had experience presenting technical subjects in atmospheric physics at a variety of levels: to my peer-scientists, engineers, undergraduates and general public audiences. P&C insurance needs to be a highly collaborative business among underwriters, claims adjusters, attorneys who represent the company, regulatory specialists, product managers and data scientists as well as actuaries. It takes a wide variety of diverse perspectives for a large company to succeed!

If you like digging into data from a variety of sources, collaborating with others, discovering the story behind the data and communicating that story to anyone else who needs to know it, you would likely do well as an actuary. You would likely also do very well as a statistician or data scientist! However, it is easier to make real discoveries in data if one is already familiar with the subject of the data, and the actuarial insurance profession is already good at (and continually getting better at) training its professionals to understand both sophisticated models and details of insurance data.

Becoming an actuary, especially as a career-changer, may be more straightforward than advancing in other professions. The big questions are: (1) are you willing to put in the work to pass a large number of challenging and demanding exams about mathematical and fact-based content, and (2) are you willing to uphold the high standards of a code of professional conduct? Some women have told me that they became actuaries because they were confident

that their achievements would be judged more objectively, so they would advance faster. I am proud that the CAS is becoming more committed to diversity, equity and inclusion.

Whether you become a data scientist or an actuary, I recommend two things: (1) Work not only to pass the exams, but also to master the syllabus as much as you can. People who master the syllabus tend to complete projects more quickly and teach less experienced personnel better, so they advance more rapidly to either higher technical or managerial roles. (2) Always keep working on your skills for teaching and relating to a variety of people. Outstanding skill at uncovering a new trend means little if others cannot understand exactly what you discovered, how the methods you used to discover it are reasonable and how important the result is. No matter how good you are at math and modeling, we could all improve our emotional intelligence. **f**



Practical Professionalism

By Mindy Moss, FCAS

For our second installment of our Practical Professionalism series, we're going to look at the following hypothetical scenario:

An actuary is told by upper management to complete an auto rate filing with very little turn-around. Since the actuary is already extremely busy with other work, they decide to utilize ChatGPT. ChatGPT creates the filing memo for the actuary along with several other exhibits. The actuary submits the filing without checking ChatGPT's work.

Candidates are required to abide by the "Code of Professional Ethics for Candidates," and in the "Code of Professional Ethics for Candidates," **Rule 6** may apply to this situation, which states:

An actuarial candidate shall not disclose to another party any confidential information unless authorized to do so by the principal or required to do so by law, statute, or regulation. Confidential information includes information of a proprietary nature and information that is legally restricted from circulation.

Depending on what type of information the actuary needed to relay to ChatGPT to make the memo and exhibits, they may have violated Rule 6. This same type of rule is found in **Precept 9** of the "CAS Code of Professional Conduct" that applies to members of the CAS.

In addition to violating Rule 6 and Precept 9, I would also argue that the actuary is violating **Rule 1** of the "Code of Professional Ethics for Candidates," which states:

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

Since the actuary did not spend the time to check the output provided by ChatGPT, they did not act with the highest integrity and competency. This is also the same verbiage as **Precept 1** in the "CAS Code of Professional Conduct."

In terms of any Actuarial Standards of Practice (ASOPs) that may apply, since a rate filing is an actuarial communication, the actuary needed to abide by ASOP 41 if they are a member of the CAS in the U.S. Section **3.4.4** states:

An actuarial communication should identify the party responsible for each material assumption and method.

Since the actuary did not disclose reliance on ChatGPT, they are fully responsible for the content created.

There is no question that automation is useful and that ChatGPT is a powerful tool. If the actuary was careful not to use any proprietary or confidential information when using ChatGPT and had taken the time to check the work output by the tool, then they could've saved themselves time while still abiding by the rules set forth. **ff**

CC'ME – Casual Conversations with Meaningful Engagement!

In the last issue of *Future Fellows*, the CAWG kicked off a new series with the goal of taking your questions and answering them in each issue. 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: Has *Future Fellows* ever published an article on exam grading? Where can I find old articles?

A: Yes! The June 2022 issue included one called "[CBT Grading: You've Finished Your Exam...Now What Happens?](#)" You can find articles from 2017-present by visiting the [Future Fellows article index](https://bit.ly/3PbncLY) (<https://bit.ly/3PbncLY>) on the CAS website. If you have an idea for a future article topic, we would love to hear from you! Email CAWG@casact.org with your idea and you could see it in a future issue. **ff**



Spotlight on CAS Regional Affiliates

By Othon Hamill, CAWG Candidate Representative

Ever wish the CAS were more ... local? Unless you're living around the D.C. metropolitan area, odds are it's a long trip to CAS headquarters in Arlington, Virginia. To help with localization, the CAS recognizes 17 Regional Affiliate organizations, each with a unique approach to serving the P&C actuarial professional in their geographic area. Although one common focus of these groups is helping credentialed members to meet their annual continuing education requirements, they're more than a one trick pony! To get a better understanding of what the Regional Affiliates offered, particularly for university students and early career professionals, I sat down (virtually) with representatives from a handful of the Regional Affiliates and asked a few questions on behalf of Future Fellows. Responses have been edited for clarity and include the acronym of the respective Regional Affiliate.

Future Fellows: Hello! Thanks for meeting to discuss your Regional Affiliate! Many readers of *Future Fellows* are unfamiliar with their own local Regional Affiliates. How often do you meet, and what does your typical meeting agenda consist of?

Melissa Garrison (MAF): We meet twice a year and typically provide six hours of continuing education that span a variety of actuarial topics – ratemaking, reserving, reinsurance, views from regulators, catastrophe modeling. Really, we're open to most topics but try to include a variety within each meeting! Every session will have at least one hour of professionalism, and we also have a brief business session to provide an update on our finances, scholarship activity and to hold elections.

Amanda Chou (CANW): We try to include 4-5 sessions of various topics. There's a professionalism-related session, one more technical/analytics-related and the rest depends on the interests of the members and the current environment. We have also included soft skills presentations from time to time, such as how to be a good speaker.

Todd Dashoff (CAMAR): Typically, the Spring Meeting has six, one-hour-long sessions (including time for questions), a couple of breaks and then a cocktail reception so people have an opportunity to hang around and talk after a full day of meeting. During the fall we have another 10 or 15 minutes before we start where we handle some Affiliate business and hold the election of new officers before moving into our regular meeting.

FF: Have any particularly interesting or useful presentations stood out from your previous meetings?

David Reyes (SWAF): This past year Matt Moore from the Highway Loss Data Institute gave a presentation on automated driving. Apart from it being an interesting topic that feels like it's constantly changing, I really appreciated it because I cannot wait to buy that first self-driving car!

Nicole Perilstein (CADS): One that we had recently was a presentation from an Arizona State University professor about



the data underlying how real and significant climate change really is. It was quite an engaging and illuminating presentation!

FF: What value do you personally find in the Regional Affiliate meetings?

Reyes (SWAF): There's no better place for me to talk about actuarial issues that is as convenient or affordable as the regional meetings. It really is right there for you. Regional Affiliates meet you where they are. The simple fact is, as good as technology has gotten, networking still happens in person. There's really no substitute for getting to know other people in your area who have the same job as you. These meetings provide a really cool opportunity to learn and grow with each other.

FF: Would joining a Regional Affiliate be of use to someone still early in their career and still pursuing credentials? Why?

Perilstein (CADS): Absolutely! At my company, when evaluating potential candidates, students whose names or faces we know from meetings definitely rise to the top. If you have an opportunity to get in front of all of your future employers like that, definitely take advantage of the opportunity.

Garrison (MAF): It's worth joining a Regional Affiliate. There's value in meeting with other professionals outside of your company as well as seeing the broad amount of work that is being published within the industry. It's great seeing that education and learning doesn't stop with exams.

Reyes (SWAF): Absolutely! In fact, I think it's even more important for someone early in their career to come! To me, being an actuary is part of being a community. Whether you work in a traditional or nontraditional role, when that passport application asks your occupation, you're going to write actuary! As someone just starting out, you'd be surprised how willing people are to help, answer questions and generally make themselves available as you continue to just put yourself out there. It's convenient, affordable and even if things get slow, it's easy

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Spotlight on CAS Regional Affiliates

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to just chat about the weather with other locals.

FF: Is there anything you remember of your first Regional Affiliate meeting?

Joshua Pyle (CABA): How tight-knit the community was! Everyone knew everyone and enjoyed meeting each other after half a year. The actuarial world is very small, and it shows quickly!

Laurence Verheye (OCCA): The first OCCA event I attended was the 2019 OCCA Spring Conference. I moved from Belgium to Canada in 2018, and it was the first time I realized how large the actuarial profession really is in Ontario. I met a ton of new people and a lot of them I still consider friends today.

FF: What made you want to serve as an officer in your Regional Affiliate?

Naheed Jaffer (OCCA): It began at the first meeting! I was very new to my career and was very impressed by the president at the time. I remember being impressed with their command of industry topics and their ability to coordinate a very engaging meeting. At that meeting, I quietly resolved to myself that I would get involved at a later stage in my career when I felt I could contribute in the same way.

FF: Do you have any advice for early career candidates?

Garrison (MAF): Ask questions and be curious! There's more than one way to approach a problem, so don't just follow a process.

Perilstein (CADS): Definitely go to the Regional Affiliate meetings, but don't just sit there and be a wallflower. Work up the nerve to talk to someone because someone knowing your face and name could help you get your foot in the door as a future candidate! Take full advantage of the great opportunity.

Pyle (CABA): I'll give the same advice my mentor gave me during my first internship: Try everything once and get a sense of what specific job function you particularly enjoy, rather than digging deeply into a single function (i.e., reserving) and pigeonholing yourself down the road.

Jaffer (OCCA): Never say no when someone offers you or asks you to take on a new opportunity.

I attended my own first, in-person, local Regional Affiliate meeting with the CANW this past month, and I can agree with all the representatives I chatted with. CAS regional meetings are full of opportunities even for university students and early career professionals!

*To find your own Regional Affiliate to attend later this fall, check out the CAS listing at <https://www.casact.org/membership/region-al-international-affiliates>. **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, 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*.

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