

Effective Data Visualization for Actuaries: Why It Matters and How You Can Level Up This Skill

By Christopher Lepore, ACAS

Early in an actuarial career, it's easy to think of data visualization as a “nice-to-have” skill—something that is downstream of the *real* work: programming, data exploring, and analysis. But in practice, effective data visualization is often the difference between a work product that is ignored and one that influences decisions.

In my career I have learned that no matter how technically sound your work is, its impact depends heavily on how clearly you can communicate insights to others. For actuaries—especially those early in their careers—data visualization is one of the most powerful tools to bridge the gap between complex analysis and real business action.

Visualization is the language for actuarial insight

Most actuarial work is not consumed by other actuaries. It is reviewed by underwriters, product managers, claims experts, finance partners, and executives—many of whom are juggling dozens of competing priorities. Presenting them with a cluttered or confusing chart can undermine even the strongest analysis, losing their attention. If a stakeholder walks away unsure of what they were supposed to learn from a meeting, the opportunity may be lost.

A well-designed visualization can:

- Highlight the *key* drivers behind a result
- Make trends, seasonality, or anomalies immediately obvious
- Build confidence in your conclusions for faster, more informed decision-making

Visualization is not just “making it look nice”

One common misconception is that data visualization is about aesthetics. In reality, it's about clarity and focus.

Effective visualization answers three questions:

1. What decision or question is this analysis supporting?
2. What is the single most important takeaway?
3. What is the simplest way to make that takeaway obvious?

Actuaries can often fall into the trap of trying to show everything they did—every variable tested, every segment analyzed, every metric calculated. This is understandable, but it often leads to overcrowded visuals that obscure the main point. Good visualization requires focus.

Tips to improve your data visualization skills

1. Start with the message, not the chart

Before opening Excel, Python, R, or PowerPoint, write down the takeaway in a single sentence. For example:

- “Loss ratio deterioration is being driven by severity, while frequency remains flat.”
- “The current rating structure is undercharging insureds in coastal territories, resulting in unprofitability.”

Once the message is clear, choose the visualization that best supports it. If the chart does not reinforce that sentence, the visualization probably doesn't belong.

Calendar of Events

2026 CAS Spring Meeting
New York City, NY
May 3–6, 2026

2026 CAS Seminar on Reinsurance
Philadelphia, PA
May 31–June 2, 2026

2026 Casualty Loss Reserve Seminar
Las Vegas, NV
September 14–16, 2026

2026 CAS Annual Meeting
Honolulu, HI
November 8–11, 2026

Learn More and Register at casact.org/calendar

**Inside this issue:
Meet our new CAWG members!**

Using Pop Culture to Study for Exams

By Bella Thiel, CAWG Candidate Representative

Blame your brain

You know when you're studying and just can't seem to remember a certain formula or definition, even though you've seen it a hundred times? No matter how hard you try, every time it pops up on a flash card, your mind goes blank.

This does not happen because you aren't studying hard enough; it has to do with how the human brain works. In psychology, there's a well-known concept called neuroplasticity, which refers to the brain's fascinating ability to adapt and to absorb knowledge. As you learn new information, neural pathways are formed to help you store and remember it. Think of these neural pathways like a bridge: the more frequently you travel across (i.e., the more you study), the stronger these neural pathways become.

A strong neural pathway is like a stone bridge—solid and sturdy. Information is easily recalled, and you only need to review it once in a while. But a weak neural pathway is like a laser beam—thin and unstable. In that case, your brain will likely struggle to connect a concept (e.g., variance) to its corresponding formula (e.g., $E(X^2) - [E(X)]^2$).

Building a strong bridge

So how do you build a strong bridge? To start, basic memorization techniques like homophones and mnemonic devices can help you remember information. But one of the most effective ways to memorize information is through visualization: creating a vivid mental image of a person, place, or thing. One of my favorite ways to incorporate visualization into my study routine is by using pop culture.

Pop culture can have many applications to actuarial exam content—you just have to use a little creativity. No matter where you live, we all subconsciously absorb knowledge about pop culture from the activities we engage in everyday: our favorite music, movies, TV shows, news, social media, books, video games, language, and hobbies. Utilizing pop culture as a study tool can be a great way to put that otherwise random knowledge to use.

Pop culture use cases

Here are some examples from my own studying:

Film

In Exam MAS-II, you learn a lot about decision trees. You specifically learn the Gini index is better suited for tree growing rather than tree pruning. To remember this, I think of the Genie from "Aladdin," who grants (or "grows") wishes. The shared sound between "genie" and "Gini" helps with recall.

Social media

While studying for Exam 1/P, I had trouble remembering the

order of the terms in the integration by parts formula: $uv - \int v du$. I drew on my knowledge of online culture and realized the formula resembled the UwU (cute face) keyboard emoji: the first term is "u," the next two terms are "v" (which together look like a "w"), and the last term includes a "u." Now when I need to remember the integration by parts formula, I just think "UwU!"

Language

In Exam 5, you learn about the Spalla count-based reserving technique. In Italian, "spalla" means "shoulder." Knowing this helped me remember the Spalla technique can fit into other frameworks, like the Mango-Allen technique, in the same way a shoulder fits into its socket.

Music

When I was studying for Exam MAS-I, it was the first time I encountered an "offset" term in a mathematical context. Before that, the only other time I had ever heard the word "offset" was as the name of Cardi B's ex-husband, who had been exposed as being unfaithful to Cardi B. The offset term adjusts for different exposure levels, so I used the similar wording as the link to remember the meaning of the term.

Also in Exam MAS-I, it's stressed that parsimonious models are best. At least for me, the meaning of parsimonious was not intuitive. To help remember its meaning, I used my knowledge of a word that sounded similar to it. I thought of how "harmonious" melodies often sound better when there are only a few moving instrument lines rather than many (because that can sound too busy). Likewise, parsimonious models perform well because they include the fewest number of variables necessary to achieve an adequate level of predictive power.

In Exam 5, you learn the Bornhuetter-Ferguson (BF) reserving method combines the expected claims and chain ladder methods by using both an a priori expectation and actual loss experience to estimate ultimate losses. I remember this through Ariana Grande's song, "thank u, next." The BF method uses the given a priori expectation (thank u) and emerging experience (next), effectively acknowledging the past while looking toward the future.

Conclusion

If you've never used pop culture to study before, these examples might sound out of the box, but don't be afraid to give it a try; our brains are surprisingly good at forming connections between unrelated ideas.

I won't encourage you to jettison brute-force memorization entirely, but I have found using pop culture as a supplemental study tool is a useful shortcut to remembering information. Not only does this study strategy help you build stronger neural pathways, but more importantly, it makes studying more fun! **ff**

Welcoming Our New CAWG Candidate Representatives and Members

By Mindy Moss, FCAS, CAWG Chair

Please join us in welcoming the newest members of the Candidate Advocate Working Group (CAWG), including three candidate representatives and six credentialed CAS members. These volunteers work together to bring candidate perspectives forward and help strengthen the overall candidate experience. Candidate representatives are actively progressing through the CAS exam pathway, while credentialed members contribute their experience and insight to support candidates at every stage. Candidates can apply to join CAWG each summer, and CAS members can indicate interest through the Volunteering section of the CAS Portal. We also welcome feedback and ideas at CAWG@casact.org.

New Candidate Representatives



Bren Hutchinson

Bren Hutchinson

Bren Hutchinson graduated from Louisiana State University in 2025 with dual degrees in mathematics and interdisciplinary studies and minors in applied statistics, computer science, and business administration. They recently began working as a participant in Liberty Mutual's Actuarial Development program, with their first rotation in home countrywide indications.

They are working toward completing the final ACAS exam requirement, Exam 6, this spring.

Looking to get more involved with the CAS, they joined the CAWG to help strengthen the candidate experience. Hutchinson brings firsthand experience of the challenges faced while balancing exams, academics, and early professional responsibilities. They are also an advocate for diversity, equity, and inclusivity within the actuarial profession. Outside of studying, Hutchinson enjoys baking, reading, learning piano, hiking, and spending time with their cat.

Jake Liu

Jake Liu is excited to join the CAWG, his first volunteering experience with the CAS. He graduated from New York University in 2020 with degrees in mathematics and international relations. In 2024, he also earned a master's degree in international relations from Johns Hopkins University. After spending two years in Taiwan as an English teacher, Liu found his way into the actuarial profession after reigniting his passion for mathematics and statistics. Having passed four exams to date, he is planning to take Exam MAS-II this upcoming spring. Liu is motivated to help his peers through the exam process and help make the CAS credentialing process more accessible to all! Liu is an analyst with Allstate and is working on specialty lines products, including trailer and condo.



Jake Liu

When he is not working or studying, Liu likes to travel, try new restaurants, backpack through national parks, and watch his favorite baseball team probably lose.



Bella Thiel

Bella Thiel

Bella Thiel is excited to continue volunteering in the actuarial community by joining CAWG this year. As an avid reader of Future Fellows, she looks forward to contributing articles. Thiel has previously volunteered with The Actuarial Foundation, Piece of the Pi, and Network of Actuarial Women and Allies (NAWA), and she is eager to bring those experiences and perspectives to her work in CAWG.

Thiel works as an actuarial analyst at Allstate Insurance in Phoenix, Arizona. She graduated from the University of Wisconsin-Madison in 2024 with degrees in actuarial science and risk management and insurance. In her free time, she enjoys being outdoors, staying active, making music, and creating social media content. As an ACAS candidate herself, Thiel hopes to provide valuable feedback through her role in CAWG to help make the actuarial exam process more efficient and accessible.

New CAWG Members

Mike Astarita

Mike Astarita, ACAS, is joining the CAWG as his first experience volunteering with the CAS. In this role, he is excited to advocate for candidates, help improve transparency and communication around exams, and provide practical guidance to support others navigating the CAS exam process. Having experienced the challenges of the CAS exam system firsthand, Michael hopes to bring a new member perspective to the group and contribute ideas that make the process clearer, more predictable, and more supportive for future candidates.

Astarita graduated in 2020 from Villanova University with a Bachelor of Science in mathematics and a minor in statistics. He is currently working on passing Exam 9 to achieve his FCAS credential. He is a manager at Oliver Wyman Actuarial Consulting in Princeton, New Jersey, where he works with captive insurance companies to provide reserving analysis and capital modeling for large multinational insurers.

Outside of work and studying, Astarita enjoys fitness, including lifting and running, cooking, traveling, and playing guitar. He also enjoys experimenting with new hobbies and finding ways to challenge himself outside the office and the study schedule.



Mike Astarita



Jordyn Bruce

Jordyn Bruce

Jordyn Bruce, ACAS, is joining the CAWG as her first experience volunteering with the CAS. She looks forward to helping advocate for “Future Fellows” as they navigate the exam process and communicate enhancements to the actuarial community. A 2021 graduate of Illinois State University, Bruce majored in actuarial science, with minors in business administration, economics, insurance, athletic coaching, and psychology. While at ISU, Bruce competed in the NCAA

on the track and field team. She has completed rotations in various pricing and reserving roles at USAA and serves as the educational officer on the Southwest Actuarial Forum (SWAF) advisory board. Outside of work, she volunteers as a track and field coach at Trinity University and continues to pursue her athletic goals as a heptathlete and decathlete, competing in national and world competitions.

Sarah Johnson

Sarah Johnson, ACAS, is excited to join the CAWG as her first volunteer role with the CAS. After earning her associateship in 2026, she was eager to give back to the actuarial community. She knows firsthand how challenging the exam process can be (especially with children who don't seem to sleep!) and is determined to help improve the experience for other candidates navigating their own actuarial journeys.



Sarah Johnson

Johnson graduated from the University of St. Thomas in 2017 with a degree in actuarial science. She has been at Travelers Insurance since graduation, where she currently works in corporate actuarial and focuses on reserving and statutory reporting.

Based in St. Paul, Minnesota, Johnson balances her professional life with a busy home life alongside her husband, two young boys, and their two dogs. This year, she's relishing no longer looking at study materials and instead is spending time reading, embroidering, gardening, and continually cleaning up the monster trucks that litter her floor.

Erik Millstine

Erik Millstine, FCAS, has been looking forward to helping improve the exam experience and advocating for candidates since taking his first CAS exam, and volunteering with the CAWG is the perfect opportunity to do so. He grew up in Pittsburgh and graduated from Penn State University in 2016 with a degree in risk management-actuarial science. Millstine has lived in New Jersey and worked at Chubb for almost 10 years on the personal lines homeowners pricing team, and he achieved FCAS in 2023. He likes to spend his free time playing sports and spending time with his wife (also a CAS member) and pet cockatiel. Erik and his wife are expecting their first child in March!



Erik Millstine

Brett Tarnopol

Brett Tarnopol, ACAS, is a dedicated actuarial professional and a newly appointed member of the CAWG. With a strong academic foundation in actuarial science from the University of Texas, Tarnopol has built a diverse professional portfolio, currently serving as an actuary at USAA. In this role, Tarnopol specializes in auto pricing, developing processes, defining indications for new business, and teaching the next generation of actuarial analysts.



Brett Tarnopol

Tarnopol is driven by a commitment to the actuarial community and joined the CAWG to advocate for a more transparent and supportive candidate experience. Having attained ACAS designation and continuing through exams, Tarnopol understands the rigors of the CAS educational journey and is passionate about providing feedback that shapes the future of the exam process. This volunteer role marks an important milestone in Tarnopol's career, reflecting a desire to mentor others and support the next generation of “Future Fellows.”

Outside of professional and volunteer commitments, Tarnopol enjoys a balanced lifestyle through hobbies such as cooking and cheering on his sports teams. Whether exploring Houston or spending time with family and friends, Tarnopol brings the same energy and curiosity to his personal life as to the actuarial profession.

Sebastian Wyman



Sebastian Wyman

Sebastian Wyman, ACAS, switched to the actuarial career path in 2023 after teaching mathematics at Aurora University in Aurora, Illinois, since receiving his PhD in mathematics from the University of Florida in 2013. He is currently an actuary at RLI Insurance and is working toward completing Exam 9 and attaining his FCAS. He has always been passionate about education and hopes to use his time on the CAWG to help improve the exam-taking experience. Outside of work, he enjoys spending time with his family, retirement planning, and hopefully playing his Switch again, once exams are completed.

Thank you to our former CAWG volunteers for helping to advocate for candidate viewpoints across the CAS: Celeste Breman, FCAS; Curt Glatz, ACAS; John Varnas, ACAS; and Liping Yang, ACAS. **ff**

The CAS Discipline Committee is sharing this notice as an opportunity to reinforce the importance of professionalism and ethical conduct across the CAS community. Candidates are subject to the Code of Professional Ethics for Candidates, and CAS members are held to the Code of Professional Conduct. These standards exist to uphold the integrity of the examination process, the CAS credentials, and the actuarial profession as a whole. Violations of these professionalism standards may result in disciplinary action, including being barred from sitting for future CAS examinations and public discipline, as occurred in a recent case, which can be read in the online version of *Future Fellows*.

Visit <https://www.casact.org/newsletter/future-fellows/2026/March> to read online.

Perspective From a Career Changer

By Jake Liu, CAWG Candidate Representative

Despite being an actuary, I first heard of the profession when I was 21 years old. Growing up, I was set on pursuing a vastly different path. I had wanted to study politics to become a diplomat. I majored in international relations and minored in Mandarin. Sure, my best subjects in school were mathematics and science, but I chose passion over comfort. As it turns out, chasing my interests brought me full circle, back to the world of mathematics. And my story starts in an unlikely, abrupt, and impulsive way.

At some point in college, I watched *Catch Me If You Can* for the first time. I distinctly remember a scene where Leonardo DiCaprio's character passed the bar to become a certified lawyer by studying for eight weeks straight, despite having never had a legal background. For some reason, this likely fictional moment inspired in me a chaotic desire to needlessly challenge myself. After thinking for about 10 minutes, I settled on taking an actuarial exam and gave myself about six weeks to study. After hours of grinding through practice problems – with a lot of luck sprinkled in – I passed the exam. It never occurred to me during this process that I would ever *become* an actuary, but the positive result did prompt me to read more about the profession. At best, it had seemed like a promising alternative career path.

Perhaps spurred by my self-studying, my affinity for mathematics started coming back to me. I was still in the mindset that I would work in the public sector, as I continued my international relations studies through a graduate program. However, I began actively seeking more quantitative courses to fulfill my degree requirements. I realized that I enjoyed the quantitative classes more than the regular political ones. When it came time to apply for summer internships, I was advised to cast a wide net and remain open minded about my options.

I had a family friend who is an actuary and who was very



enthusiastic to share her experiences with me. She generously connected me with two of her peers, who each connected me with two more peers of their own. With that slew of timely conversations right before the summer internship recruitment season, I gained a deeper understanding of what the actuarial profession entailed beyond the job description. Of course, I visualized challenging myself in what seemed to be a fulfilling career. But I also considered the promise of a better work-life balance against the harsher realities I saw among many of my overworked peers in other industries. Also, the kindness of the people in my new network had not been lost on me. I felt my mindset shifting from “why become an actuary?” to “why not become an actuary?” After I got my internship offer, I knew my career path had officially pivoted.

I was going to be an actuary.

Having spent the past couple of years on my new career trajectory, I can say that this was absolutely the right decision for me. These are the takeaways I have learned:

The actuarial profession is inviting to a variety of skill sets.

On a high level, actuaries seek to model and understand risk. On an individual basis, however, our roles vary from person to person. The diversity of available roles lends itself well to many types of successful actuaries. If you are a wizard at coding, love working with data, have a natural business knack, or enjoy speaking to different audiences, the actuarial career is accommodating to many different strengths. As someone who had previously taught English to elementary school students in Taiwan, I was unsure how my professional experience would

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Webinar Resources to Meet Your Continuing Education Needs

By Matt Beine, ACAS

As you progress through the exams and transition into professional practice, continuing education (CE) becomes an important part of your actuarial journey. While formal CE requirements apply after you earn your credential, many candidates are already thinking ahead—building good habits, exploring new topics, and staying current in a rapidly changing profession.

One of the most accessible and flexible ways to earn CE credit is through webinars. Whether you're looking to deepen your technical expertise, learn about emerging issues, or simply hear how other actuaries are navigating the profession, there is no shortage of high-quality webinar resources available to candidates and members. Below is a roundup of some of the most useful and commonly used webinar resources for actuaries pursuing or planning for CE credit.

Casualty Actuarial Society (CAS)

The CAS is the primary source of relevant, high-quality continuing education for property and casualty actuaries. The Society regularly offers live and recorded webinars covering a wide range of topics, including:

- P&C pricing and reserving
- Predictive analytics and data science
- Emerging risks (cyber, climate, AI, etc.)
- Professionalism and regulatory developments

Many CAS webinar recordings are available on demand, providing convenient access for those with busy schedules. Even if you're not yet required to log CE, attending CAS webinars can help you stay connected to the profession and gain exposure to real-world applications of exam concepts.

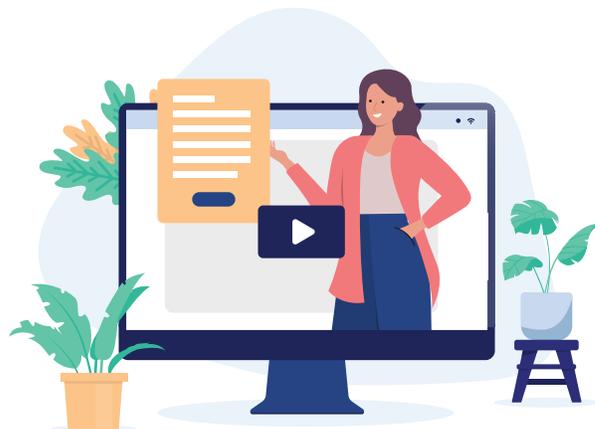
See what is available from the CAS at www.pathlms.com/cas.

American Academy of Actuaries (AAA)

The American Academy of Actuaries provides webinars with a strong emphasis on professionalism, public policy, and regulatory matters—areas that are especially important once you begin practicing as a credentialed actuary.

These webinars are particularly useful for understanding how actuarial work intersects with lawmakers, regulators, and the public. For candidates approaching fellowship, Academy webinars can also serve as an early introduction to professionalism-focused CE, which is a key component of ongoing requirements.

The AAA offerings can be found at <https://actuary.org/calendar/>.



Employer-sponsored and industry webinars

Many actuarial employers, consulting firms, and insurance organizations host internal or public webinars that qualify for CE credit. Here are just a few that are available:

- Pinnacle APEX (www.pinnacleactuaries.com/webinars)
- Conference of Consulting Actuaries (CCA) (www.ccactuaries.org/meetings-education/education/webinars)
- Akur8 (www.akur8.com/resources/webinars)

Even when CE credit is not your immediate goal, these webinars can be excellent learning opportunities—and they often come with the added benefit of networking or exposure to different practice areas.

Tips for making the most of webinars

- Track what you attend. Even before CE is mandatory, keeping a simple log builds a good habit.
- Mix technical and professional topics. A well-rounded actuary needs both.
- Be intentional. Choose webinars that align with your interests or stretch you into new areas.
- Try to attend live when possible. Asking questions or participating in polls can deepen your understanding.

Looking ahead

Continuing education is not just a requirement—it's an opportunity. Webinars provide a low-barrier, high-impact way to stay engaged with the actuarial profession, explore emerging issues, and prepare for life beyond the exam process.

For Future Fellows, taking advantage of these resources now can make the transition to fellowship smoother and more rewarding. Whether you're tuning in live or watching on demand, every webinar is a chance to keep learning and growing as an actuary. **ff**

Effective Data Visualization for Actuaries

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2. Strive for simplicity

Actuaries are trained to be thorough, but visualization rewards simplicity.

Ask yourself:

- Can I reduce the number of lines, bars, or colors?
- Can I combine segments or move details to an appendix?
- Does every axis, legend, and label add value?

Often, removing elements improves understanding more than adding new ones.

3. Use color intentionally

Color should guide attention, not decorate the slide.

Best practices:

- Use neutral colors (gray) for context and bold colors for emphasis
- Keep color meanings consistent across charts
- Avoid using too many distinct colors at once

Remember: if everything is highlighted, nothing is highlighted. Use this element conservatively.

4. Label insights directly

Instead of relying on legends or verbal explanation, label key points directly on the chart:

- Annotate inflection points
- Call out unusual data points or segments
- Explain key observations or outcomes

This helps to focus the attention of your audience and will improve comprehension if the chart is viewed without narration outside of a meeting.

5. Seek feedback early

One of the fastest ways to improve your work is to show drafts to coworkers and ask:

- “What do you think this chart is saying?”
- “What’s confusing or distracting?”
- “What would you want to know next?”

If their interpretation differs from your intent, you can take this feedback to inform your edits.

Why this skill matters for career growth

Strong data visualization skills can accelerate an actuarial career in subtle but meaningful ways. Actuaries who consistently present clear, compelling insights will (1) build trust with business partners, (2) be more likely to be included on important projects, and (3) develop a reputation for seeing the story in the data.

Data visualization is not separate from actuarial work – it is how actuarial work creates value. Especially for early-career actuaries, we are often closer to the data than anyone else in the organization. Learning how to visually communicate what the data is telling us is one of the most impactful skills we can develop. By focusing on clarity, simplicity, and the audience’s perspective, actuaries can ensure their insights don’t just exist – but actually drive decisions. [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.

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Perspective From a Career Changer

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translate to the actuarial field. In that role, however, I learned how to vary my communication to different audiences, speaking with kids of all different ages and different English abilities and co-teachers with unique teaching styles. With the benefit of hindsight, this experience furthered my verbal communication skills and has, in turn, made me a better actuary.

There is never a bad time to network.

Whether you are breaking into the industry or are a seasoned veteran, the actuarial community is ripe with brilliant minds. Networking is an excellent tool for a variety of reasons. Speaking with others is a great way to solicit advice and learn from others. It can also provide opportunities to learn about the vast array of jobs available within the actuarial profession. Furthermore, it can foster strengthened collaboration and increase one's resourcefulness.

Actuarial careers are fulfilling, relevant, and plugged into the world.

The path to becoming an actuary is long, challenging, and some-

times frustrating. It is also rewarding. Throughout the credentialing process, actuaries gain practical knowledge that augments our ability to perform and understand our work. Though intensive, the prospect of continual learning motivates many actuaries. And this learning continues even beyond the credentialing process. Understanding the changing world around us is instrumental in keeping the profession attractive and relevant. What made my career pivot more seamless was the realization that I would not need to completely abandon my affinity for tuning into world events. Actuaries are constantly responding to market changes or any disruptive events that may impact risk. Indeed, even political decision-making can influence modeling risk.

Career development is rarely linear, and if it's anything like mine, it can even be rather circular. Despite turning away from the career track I had long prepared for, I am grateful for all my experiences in the political world. I brought those skills and lessons into the actuarial profession and discovered what truly fulfills me. For those in a similar position to me, it is never too late to start an actuarial career!

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