

FUTURE FELLOWS

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Earning Your ACAS Designation – Next Steps after Completing All Exams

By *Kristen Leigh Schuck, ACAS, Candidate Liaison Committee*

The exam path to earning the ACAS designation is clearly outlined in the Path to Success on the CAS website: Earn credit for Exams 1 through 6, Online Courses 1 and 2, the Course on Professionalism, and the VEE requirements in Corporate Finance and Economics. However, you may not realize that you are not to use the ACAS title until you have received written approval from the CAS President. This

article intends to walk you through the process of receiving that approval.

In order to maintain the integrity of the CAS, each candidate must submit an Application for Membership as an Associate and a Biographical Questionnaire to CAS staff at least two weeks prior to a specified Executive Council meeting. In addition, two current CAS members are to submit letters of reference directly to the CAS on

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VISIT THE FUTURE FELLOWS BLOG

Come check out our new *Future Fellows* blog, accessible through the new *Future Fellows* portal at <http://www.casact.org/future-fellows>. You can get the latest news, read interviews with actuaries on a variety of topics, and learn tips and tricks to succeed in the workplace. And it's a great way to interact with other actuaries, including CAS leaders, by engaging in the online community.



CAS SEMINARS AND MEETINGS

CASUALTY LOSS RESERVE
SEMINAR (CLRS)
& WORKSHOPS
Chicago, IL
September 18-20, 2016



Online Courses – Your Feedback

By *Mark Maenche, Candidate Representative to the Candidate Liaison Committee*

The Candidate Liaison Committee periodically has the opportunity to communicate the results of surveys administered by the CAS. Recently, the CAS Admissions leadership commissioned a survey of candidates to gather opinions about the two online courses that are part of the CAS Syllabus of Basic Education.

The CAS has placed these courses on the “Path to Success” (<http://www.casact.org/admissions/process/>) suggesting that a candidate should take them after completing the first five examinations (Exam 1, 2, 3F, 4 and S). For those of you who are not yet that far along in the journey or are unfamiliar with the online courses, this article will provide a high-level overview of each course and illuminate the results of the survey referenced above. It will also give you an idea about what other candidates have to say regarding these courses and their associated exams.

Online Courses' Overview

Online Course 1 provides an overview of the risk management process and the mechanics of how an insurer operates. This includes the marketing, underwriting, and claims functions. The course also touches on reinsurance principles and actuarial data management.

Online Course 2 explores insurance company accounting, policy analysis, insurance law and insurance regulation. Candidates will be schooled on all sorts of insurance coverages including personal auto and homeowners, commercial general liability and property. There is also a chapter that touches on various specialty coverages such as professional liability, environmental insurance and cyber coverage.

For both online courses, the course material is available online or in print. In order to receive credit for each course, candidates need to pass a multiple choice computer-based exam that is administered at a Prometric center.

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The Basics of Commercial Earthquake and Hurricane Insurance

By Winnie Li, ACAS, Candidate Liaison Committee

Although hurricane and earthquake insurance are not exactly esoteric insurance coverages, the details of how it is covered and priced may be foreign to many. This article goes over the basics of hurricane and earthquake insurance to familiarize readers with the coverages.

Hurricane and earthquake damage have the potential to cause significant P&C industry losses, which may result in a turn in the underwriting cycle. Both events are low frequency and high severity (to varying degrees), thus standard ratemaking methods do not suffice. Common methods of pricing are usually based on catastrophe modeling. RMS and AIR Worldwide are two of the major modeling firms that offer catastrophe modeling for earthquakes and hurricanes in the United States and globally. Regulatory filings for these coverages could be a hurdle in some states with stricter regulatory filing guidelines.

Earthquake Insurance

Earthquake insurance is often very expensive in areas with a high probability of severe earthquake damage, mostly along fault lines. In the United States, high-probability areas include West Coast states, Alaska and states surrounding the New Madrid Fault. In other areas where earthquake occurrences are rare, coverage is available but is often not purchased.

Insurers can provide earthquake coverage through ISO en-



dorsements using ISO rates, or through insurer's own endorsements and rates. ISO offers two earthquake endorsement forms: CP 10 40 (Earthquake and Volcanic Eruption Endorsement) and CP 10 45 (Earthquake and Volcanic Eruption Endorsement – Sublimit form). Form CP 10 40 is subject to the same

coinsurance requirement and policy limit that applies to other covered perils, while form CP 10 45 is not subject to coinsurance and has a sublimit that is lower than the policy limit that applies to other covered perils. In addition, the deductible under form CP 10 40 is a percentage of the policy limit, while for CP 10 45 it is a percentage of the value of the property.

Hurricane Insurance

While most homeowners and commercial property insurance cover wind and rain damage resulting from hurricanes, they do not cover flood damage. In some U.S. states, the damage from hurricane winds and rain may be subject to a separate



deductible/limit than the general deductible/limit.

While flood damage as a result of a hurricane can be catastrophic, wind and rain damage due to a hurricane can also be significant. Any flood damage resulting from a hurricane is covered by flood insurance, usually through the federally run National Flood Insurance Program (NFIP).

The NFIP was created as a method of offering flood damage coverage at a reasonable price to consumers, particularly in areas prone to flood damage. Policies may be obtained directly through the Federal Emergency Management Agency (FEMA) or through an insurer that participates in the NFIP "Write Your Own" Program (WYO) where rates are established by NFIP. Flood insurance under the NFIP program is available to owners of property located in geographical regions that participate in the NFIP.

Insurers providing hurricane and earthquake insurance often purchase separate reinsurance coverage to pay for losses resulting from these events. This way, if Mother Nature strikes, insurers can pass on some of the catastrophic losses to reinsurers. **f**

Earning Your ACAS Designation

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behalf of the applicant. The documents and deadlines are posted on the Admission of New Associates and Fellows section of the website found here: <http://bit.ly/1skAjwV>. The Executive Council reviews applications periodically, so check the website for the date as soon as you earn your last credit to ensure that your packet is reviewed at the next meeting. The deadline for acceptance at the Fall 2016 meeting is August 30, 2016.

The application requires you to certify that you have read the Constitution, Bylaws and the Code of Professional Conduct and agree to follow them as you continue your actuarial career. These are the guidelines that actuaries must observe with each project they complete, actuarial memo they write and with each meeting they attend. The Biographical Questionnaire is solely meant for informational purposes and seeks to learn about the background and actuarial career of the candidate.

The CAS uses the two letters of reference as verification that there are no obvious reasons for non-admittance to the Society. Your references should describe how the recommenders know you and for how long, your actuarial work history and experience, and a

statement saying that they recommend you to the CAS. To prevent misconduct, the CAS requires that those affirming for you directly send the letters to the Society.

Please be aware that if you have completed all educational requirements except an Online Course and have the preliminary pass grade for the Institutes exam, you may submit the grade report to the CAS for credit. See the Admission of New Associates and Fellows section of the website or the *Future Fellows* article, "Expedited Delivery of Online Course Results to CAS Now Available for Near-ACAS!," from the December 2015 newsletter found here: <http://bit.ly/1skAjwV>.

Once your necessary items are received, your information is compiled and then reviewed by the CAS Executive Council. Barring any concerns, you will receive a letter from the CAS President welcoming you to the Society and inviting you to use the highly anticipated designation, ACAS. You are then invited to attend the next Spring or Fall Meeting where you are recognized for your accomplishment. Don't forget to smile when group pictures are taken with the president! These are the moments you've been dreaming of for years! **ff**

Online Courses – Your Feedback

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Survey Results

Perhaps one of the most striking differences between the online courses and other admissions exams is the fact that approximately 75 percent of students indicated that they passed the courses on the first attempt. This isn't terribly surprising given that the online courses are not as rigorous as the other exams. However, candidates shouldn't underestimate the time commitment required to pass the exam. Almost half of all students spent somewhere between 40 and 80 hours studying for each online course, with some studying less than 40 hours and about 10 percent studying over 100 hours.

While the vast majority (70+ percent) of respondents did use

the syllabus readings as the primary study source, there were varied opinions as to the usefulness of the supplemental study material available from the Institutes. Candidates were evenly divided between using the supplemental material and not using it at all. Very few candidates reported using other third-party study materials to prepare for the online course examinations. For candidates who did not pass on their first attempt, the plurality of respondents said that they did not make any significant changes to their study strategy for their second attempt, with the second most popular answer being focusing more attention on the syllabus readings.

Candidate comments in the survey provide deeper insight into how the candidates consumed the syllabus material. A number of students did express some frustration with the functionality of the online modules, particularly with the ability to easily browse the content and to view the material on a mobile device. This feedback was discussed with our partners at the Institutes, and they are currently undergoing software updates to improve the website experience. A consensus of students found that the quiz questions for each section of the online module were helpful. There were a number of candidate comments for Online Course 2 that indicate they felt that it is more difficult than Online Course 1.

The CAS appreciates those who participated in these surveys and offered their input. Your responses help guide the decision making process moving forward into the future! Thank you! **ff**



Take Two Steps Back to See the Big Picture

By Kelvin Yang and Siddhesh Pawar, Guest Writers and Members of the Actuarial Students' National Association

Congratulations on your new internship, co-op position or full-time role! You've probably heard plenty of advice about how to stand out and make the most of your experience. Maybe you're even one of the lucky ones with *prior actuarial experience* — and now you're confident you will learn all the details very quickly.

And that's good.

But it's important to take two steps back to get a good look at the bigger picture. Here are three ways you can do this.

1. Focus on the “Why” in Addition to the “How.”

At the beginning of a work term, it's okay to spend most of your time getting accustomed to mechanical details. This means learning how to use the spreadsheets, programs, and other tools needed to do your job. Eventually, you should strive to go beyond just doing the job.

Don't just learn *how* to apply the formula and calculate the result; take two steps back to understand *why* the formula works, *why* it is needed, what assumptions it makes and what limitations exist.

Instead of just making a model change and reporting back on the impact, convince yourself why the change would produce such an impact. Once convinced, then relay the story back to your manager along with the result.

Good analysts can solve problems that their managers give them, but great analysts take two steps back to uncover the connection between the problem and the solution. Making that connection will enable you to solve any variation of the problem if the features or requirements change.

Evidently this means being curious and asking lots of questions. Depending on the position and workload, fellow coworkers may prefer to make sure you fully understand a task or a concept, rather than have to fix mistakes when deadlines are looming. Other sources of information could be other departments (underwriting or claims), exam study material (CAS Exam 5 textbook for on-level premiums) or even a Google search. Doing your own research shows your initiative and resourcefulness.

2. Connect with the Business.

Understanding the business leads to greater appreciation for both your own work and the work of others. If you work for an insurance company, your company's goal is selling a product and making a profit while pleasing its customers.

Sometimes, however, you might look at a decision your company makes and believe it to be illogical. Maybe your pricing model tells you to increase prices 15 percent, but your company chooses to increase them by only three percent. Perhaps after taking two steps back and pondering the situation, you realize that the decision was customer-focused and the overall rate increase will be taken over several years in order to limit the immediate impact on your clients.

It is important to remember that a business runs as a whole and there is usually a sound reason behind the methods. Being able to

Actuarial Students' National Association (ASNA)

ASNA is a Canadian student organization devoted to establishing a foundation for future fellows by connecting them with their peers and the current leaders of the profession. ASNA's cornerstone event is its Annual Convention, which features Canada's largest actuarial career fair, an actuarial case competition and an elite professional panel. The Convention also has industry and professional development seminars, student networking events and exclusive opportunities to connect with various actuarial employers.

For information, please visit ASNA's website, and “Like” its Facebook page to receive regular updates.

understand why management makes certain decisions can make you a stronger actuary by thinking beyond the numbers. Learning to view the business from other perspectives, such as economics or marketing, will allow you to better connect the work you are doing with the decisions your company makes.

Keep developing your business acumen and entrepreneurial spirit and someday you may be the one making those decisions.

3. Connect with the People.

As you learn your new role, it is advantageous to connect with the other members of your team. Communication is absolutely paramount. Get feedback from your manager and colleagues, particularly on the soundness of your thinking and the breadth of your analysis.

Often, for interns and new hires starting fresh out of university, there is pressure to do well in the job so that the other team members and the manager are impressed. This may lead to behaviors like rushing to perform the assigned task in the least amount of time as possible. Put away this pressure. Take two steps back and approach things from a different angle.

Every firm has a set work culture and a style of doing their tasks. Approach your teammates for advice on how a certain project must be handled; get to know what thought process you should adopt in order to ensure success in every task you complete. Your team members are generally aware that you are new, and support will be available if you seek it. Of course, queries to your seniors should be refined and sensible, so take a moment to pull your questions together. Then listen to the answers and take your time letting the concepts sink in.

Work that is completed slowly and with more regard for your stakeholders (e.g., manager, colleagues) sometimes ends up being

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This Actuarial Life – Personal Lines Pricing

By David Zornek, Candidate Representative, and Katrina Redelsheimer, FCAS, Candidate Liaison Committee

This is the fifth in a series of “This Actuarial Life” articles illustrating the day-to-day life of the actuary in different fields.

In our prior edition of *This Actuarial Life*, we began a discussion of one of the most common jobs for actuaries: pricing at insurance companies. We focused on commercial lines, where volatile data and heterogeneous exposures are the norm. This issue, we illuminate the very different world of personal lines pricing, where regulation and business strategy dominate.

Personal lines encompass policies sold to private individuals to insure personal (i.e., non-business) property and liability. Homeowners’ and auto insurance policies make up the majority of the personal lines market, with smaller markets covering motorcycles, boats, renter’s insurance, etc. Regardless of the coverage, exposures in personal lines are very homogeneous. From an insurance perspective, there isn’t much difference between one car and the next, or one home or another. This changes the actuary’s perspective from grappling with what the risk is, as in commercial lines, to fine-tuning pricing algorithms based on subtle differences.

To a large extent, personal lines insurers have a captive market. Liability auto coverage is compulsory in the United States, and you will be hard-pressed to find a lender willing to finance a home or automobile that’s uninsured. Consequently, the insurance market typically competes over who can provide the minimum required coverage at the best price, rather than the most comprehensive or creative coverage.

The compulsory nature of personal lines also drives greater regulatory involvement, particularly in pricing. Regulation frequently prevents insurers from using predictive rating variables or increasing rates if the impact on the consumer is judged to be harmful. Even in the competitive marketplace, there are strong business reasons for insurers to avoid making large rate changes: It’s quite easy for an insured to switch to another carrier. The actuary’s indicated rate change is therefore just one piece of a larger pricing puzzle.

With regulation and customer retention pulling prices down and profitability needs pushing them up, the actuary is constantly striving for a “pricing sweet spot,” where rate increases support profitability without driving away customers or running afoul of regulators. Finding the right middle ground requires significant input from sales agents, who have more direct customer knowledge, as well as coordination with underwriters.

Pricing teams are usually formed around regulatory bodies, which generally means by state. A pricing team needs to thoroughly understand not only the letter of the law in their state, but also the philosophies and personalities of the regulators there. Understanding and anticipating regulators’ needs is essential to reducing the cost of regulatory delay.

Figuring out how to adapt existing actuarial methodologies to satisfy regulators is one of the primary challenges the pricing actuary faces. For instance, when moving into a new state, you cannot merely implement what is done for other states. The actuary must find ways to unpack methods and assumptions that can allow them to be used within the new regulatory framework.

The actuary’s experience will vary widely depending on the particular regulatory environment. Some regulatory regimes leave little room for analytical creativity. The actuary may spend a great deal of time “playing politics” by presenting a standard analysis in a way that regulators will buy into. In any situation, communication skills will play a key role.

Insurance company actuarial life has a reputation for providing excellent work-life balance. Project timelines can generally be adjusted for study needs, especially at very large insurers. But deadlines and busy times of year still exist. Study programs vary. For those that offer study time, most actuarial students report little difficulty taking most or all of their allotted time. Overall, insurance company pricing actuaries usually find that it’s up to them how they want to manage their time.

Check the next issue of Future Fellows for more “This Actuarial Life!” 


Take Two Steps Back

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easier to understand and more efficient overall. Not every assignment is a race — the end goal is usually to deliver the best result and make a sizeable contribution to the firm’s success.

By stepping back and connecting with your peers at work, you opt for deliberate rather than reckless learning, which will work in your favor in the long term.

Closing Words

Take your time to truly understand everything. Learn the intricacies of your work, your business and your team culture. Don’t rush to the end result, but take two steps back; do so and you position yourself to exceed the expectations of your new career role. Success is sure to follow. 

Choosing Actuarial Science as a Career Change

By Agatha Caleo, Candidate Representative to the Candidate Liaison Committee

When did the actuarial bug bite you? Were you young? Still in college? Looking for your first career? Or were you already working in another field when you realized you wanted to be an actuary? Those of us who chose actuarial science as a second career face a different set of challenges and opportunities than the typical actuarial student.

How will you learn so many new concepts?

To improve your study efficiency, first think about how you learn. If you learn best by reading, use textbooks and study manuals. If you learn best by listening and following through example problems, use an online seminar or find a live course. Do you plow through all the material and do all the practice problems at the end, or do you reinforce your learning with practice problems as you go? Force yourself to think critically about your study strategy and learn to prioritize information. These skills will apply to more than just actuarial exams; they will help you learn in all aspects of your career.

Many career changers prefer self-study, learning the material from syllabus readings, study manuals, and online seminars. If you are taking the exams while you are still working in your first career, you will likely have to pay for the study materials and exam registration fees. However, you may be able to get some of that cost reimbursed. The Elizabeth M. Mauro Reimbursement Memorial Program, sponsored by The Actuarial Foundation, is akin to a scholarship specifically for career changers. Learn more at <http://bit.ly/1LLXpQX>.

If your prior career was vastly different from actuarial science, or if you prefer to take more structured classes, consider a master's degree program. Many are designed for part-time students with full-time day jobs, offering most of the necessary classes in the evening. Of course, this option is usually more expensive, so you have to weigh the benefits with the costs.

How will you keep your life in balance?

Work-study-life balance is particularly challenging for many career changers. We are less flexible than our younger, less established counterparts. If you already have a family, starting a new career and scheduling time for study can be difficult. It is important to make a realistic study plan, factoring in family vacations, busy times at work and other activities. This means you may have to start studying earlier than the average student in order to fit in all your study hours before the exam. Plan for more time than you need – expect the unexpected!

Make sure your spouse or partner is on board with your plan and understands how this will change your routine. Discuss how flexible you can be in your new career. It is especially important that you agree on how far you would be willing to

move for a new job. This is an important question for single people to ask themselves as well. Most opportunities for an aspiring actuary will be in major metropolitan areas. Moving to a new city also poses its own challenges.

How will you get a job?

Once you have a few exams passed, you need to find an actuarial job. To do this, leverage the skills from your previous position. You have a unique perspective and should use this to your advantage. For example, if you are a teacher, look into actuarial consulting positions. Your experience helping people understand tough concepts can help you explain your work and answer clients' questions. If you are an engineer, consider work in predictive modeling. Your design experience and ability to break down complex problems will serve you well in this field. If you are an insurance agent, you have people skills and in-depth knowledge of how insurance policies actually work. This will be an asset in any actuarial position.

You may have difficulty finding a job right away, so keep taking exams and get creative about gaining experience. Student or not, consider an internship. Some internships accept non-students, though this information is usually not published. Note that most actuarial internships are paid, and finding one is often easier than finding a permanent job. If you are a good fit with your employer, this could be a stepping stone to a full-time position. If you are a student, they may ask you to stay on part-time while you finish school or full-time after you graduate. If you are no longer a student, you may be offered conversion to a full-time position at the completion of the internship.

Look for opportunities everywhere. If you decided to get a second degree, visit career fairs at your school. The Actuarial Society of Greater New York hosts an annual Actuarial Career Day in New York City each fall. There is no fee if you register by the first deadline.

If you are still working full-time in your prior career, use your personal and professional networks to reach out and find opportunities. Many job openings aren't advertised. You can broaden your network by joining and volunteering with CAS and other actuarial organizations (such as CAS Regional Affiliates).

How will you fit in at your new job?

If you are still working full-time in your first career, make use of your personal and professional networks to find opportunities. The CAS website offers a Career Center with job openings, but many openings aren't advertised. You can broaden your network by joining and volunteering with CAS and other actuarial organizations (Again, look to CAS Regional

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Affiliates for opportunities - see <http://www.casact.org/community/affiliates/> for a list of Regional Affiliates around the world).

Depending on how long you stayed in your first career, you are likely to be working on a level with a lot of younger folks. People your own age may already be Associates or Fellows. Do not let this get you down. You may advance faster than your younger counterparts because you already spent time in the working world, and this experience will help you communicate better with your manager. You have already developed self-reliance and time management skills that will allow you to take on projects and responsibilities much earlier in your new career.

When you come up against an obstacle, remember what you are working for. "Actuary" is consistently ranked among the top careers available. You will have more control of your advancement since it is tied to passing exams and earning credentials, and you will typically be less stressed and have more fun at work in the long run.

Special thanks to Rachel Hunter, Mark Maenche and Brian Mastro for contributing additional perspectives to this article. 

Resources & Reminders

Use the CAS website for the following resource tools:

- CAS *Syllabus of Basic Education* and updates
- "Verify Candidate Exam Status" to confirm that joint exams and VEE credits are properly recorded
- "Looking at the Exam Process" series
- Feedback button to the Candidate Liaison Committee
- Feedback button to the Examination Committee
- CAS Regional Affiliates news

Candidate Liaison Committee Mission

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

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Vendor Links

EMAIL STUDY GROUPS

Email study groups are available for candidates preparing for CAS examinations. Information about each study group list is available on each exams syllabi landing page.

STUDY AIDS AND SEMINARS

Information on study aids and seminars is provided only as a convenience to CAS candidates. The CAS takes no responsibility for the accuracy or quality of the study aids and seminar announcements attached to this notice.

Please note that the Examination Committee expects candidates to read the material cited in the *Syllabus* and to use other material as a complement to the primary sources rather than a substitution for them. 

Actex Learning/Mad River Books
Exams 1, 2, 3F, S, 4, 5, 6, 7, 8, and 9

The Actuarial Bookstore
Exams 1, 2, 3F, S, 4, 5, 6, 7, 8, and 9

ALL 10, Inc
Exams 5, 6, 7, 8, 9

Coaching Actuaries
Exams 1, 2, 3F, 4, 5, S, and VEE

The Infinite Actuary
Exams 1, 2, 3F, S, 4, 5, 6, 7, 8, and 9

Midwestern Actuarial Forum
Exams 3F and LC, ST

New England Actuarial Seminars
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