

FUTURE FELLOWS

December 2024, Volume 30, No. 4

Produced by the Candidate Advocate Working Group (CAWG)

An Interview with CAS President Dave Cummings

By Emily Miske, ACAS

I had the opportunity to interview the new CAS President Dave Cummings, FCAS, while attending the 2024 Annual Meeting in Phoenix. Cummings and I discussed the Admissions Transformation Plan (ATP), the Strategic Plan, and the Property Casualty Predictive Analytics (PCPA) Exam & Project, among other topics.

From this interview, it is clear to me that Cummings prioritizes the candidate experience and is dedicated to increasing transparency within the CAS, as demonstrated by the work he has done over the last year as president-elect. I am excited to see how he continues to contribute to this goal over the course of his term.

A few key excerpts from the interview are included below. An extended version of the interview, which has been edited for clarity, is available in the online publication of *Future Fellows* on the CAS website.

Emily Miske (EM): Thank you so much for joining me for this interview. As you enter your term as president of the CAS, what are some of the key priorities that you plan to focus on over the next year?

Dave Cummings (DC): The Strategic Plan has just been approved by the Board, so implementing that Strategic Plan and its five key areas is going to be a major topic that we will emphasize. For me personally, it has been important to be involved in engaging with our members and our candidates as directly as I can, so trying to get out and meet people and helping them feel connected to the leadership is a really important part of this.

EM: Could you tell me something about yourself that candidates might not know?

DC: I started taking exams while I was already starting a career as an officer in the Air Force. When I sat for my first exam, I already

had one child at home. The second was born just a few weeks after my first exam. I was working a second job as an adjunct professor in statistics for a local community college to add a little bit more income to my military pay. There was just a lot going on as I was working through my first several exams before I had the privilege and opportunity to have an actuarial job and get exam support from my company.

I know there's a lot of pressure on everybody. Whether you get the support from an employer or not, everybody has to make priorities, work with their time and balance many things in their lives in order to be successful with their exams."

EM: I'm shifting into a topic that candidates are very interested in, exams and the admissions process. Following the May 1 issues, candidates are feeling anxious about the potential for similar issues to arise in the future. It's important that we do not allow this incident to erode candidates' trust in the CAS in the long term so that we can move forward stronger. What steps have the CAS and Pearson VUE taken to prevent this problem from happening again? Is there a disaster plan in place to handle the situation in the unlikely scenario that it does?

DC: Well, I love what you said there, "It's important that we don't allow this incident to erode candidates' trust in the CAS in the long term." That is very important to us in the leader-



Emily Miske and CAS President Dave Cummings.

▲ turn to page 2

Calendar of Events

Ratemaking, Product and Modeling Seminar (RPM)
Kissimmee, FL
March 9–12, 2025

CAS Spring Meeting
Toronto, Ontario, Canada
May 4–7, 2025

Seminar on Reinsurance
National Harbor, MD (Washington DC Metro Area)
June 4–6, 2025

Casualty Loss Reserve Seminar & Workshops
Philadelphia, Pennsylvania
Sept. 8–10, 2025

Learn More and Register at casact.org/calendar



An Interview with CAS President Dave Cummings

from page 1

ship, and hopefully [candidates] have seen us act with purpose and intention to remedy the situation that happened on May 1.

We've had very in-depth conversations with Pearson VUE that have gotten to the root of the problem. We've opened stronger dialogues between us on a daily basis.

Did we have any issues with people having trouble with the exams? There were a small number that had some challenges on one particular day for one hour. We knew about it as soon as it happened, and we were able to make sure that it was addressed immediately, and we were able to move forward. I think that's one example of how we have become ready to respond in a much nimbler way if that happens.

We have also developed a formal response plan with a range of strategies, and the incident that occurred last week is one of the scenarios covered by that plan. We're ready on a scale of things, including something like what happened on May 1. We're ready now to act much more immediately than we did before.

EM: Moving to the Admissions Transformation Plan (ATP), we are wrapping up the fourth and final year of the ATP, whose goals include enhancing the CAS's credentialing program, building skills for the future and improving the candidate experience. Do you feel that the ATP has been successful in accomplishing these goals?

DC: Yes, I think it really has. We've accomplished a lot throughout this project. We moved fully over to computer-based testing during this time, which was an enormous change. We have also made some significant changes to the requirements, including the introduction of the PCPA, the Property Casualty Predictive Analytics exam and project. We did it in a way that has never been done before by the CAS where we beta-tested it. We got people to participate and give us feedback before it was an exam or project that counted, and we got really positive feedback from those who completed it. So again, we're starting to do things differently in the way that we develop our pathway material.

We also made some of the changes with the intent to prepare us to offer our exams more frequently. We put those in place, and here this morning, we've announced that we're ready to start to increase frequency on several of our exams with MAS exams being offered three times a year in 2025 and four times a year in 2026. Exam 7 will now be twice a year in 2025, and we'll get the rest of our major exams onto a twice per year cycle in 2026. So that's coming rapidly, and it's all because of the things we've been focusing on building, but as I said, we're not done.

We hope candidates had a chance to see that we put out a new call for input through our Actuarial Professional Analysis (APA), so that we could again look at where our focus needs

to be. The APA will become a regular process every few years with the CAS to ensure our exam pathway remains current. The APA also is informing our continuing education expectations of what we will deliver, too. We're looking holistically at all the education opportunities we give. So more will come as we go forward there. But I'm really pleased with the progress we've made over these prior four years."

EM: Since you did mention PCPA, the new Property and Casualty Predictive Analytics exam and project launched this summer and will be a requirement for ACAS starting in Fall 2025. Can you share a bit about the PCPA for candidates who aren't familiar?

DC: It is a different format of an exam than we've had. It's an exam, and it's a project, so it's a two-part requirement. The exam gives you an opportunity to test your knowledge in the fundamentals about how to do predictive analytics, but then it gives you a hands-on opportunity to demonstrate it.

And as I said, the beta test was a really interesting opportunity to hear feedback. One of the things we heard from many people was how much they felt they learned in the project process – that they were learning more by doing, not only by studying and taking the exam. We heard from many people who haven't yet had the opportunity to get their hands on a real predictive analytics project in their career but felt like, "Hey, this gave me a really good head start, and I'm going to be ready when that next opportunity comes forward."

EM: On the flip side, candidates continue to be concerned about the potential impact to travel times with the introduction of this requirement. How do you respond to these concerns?

DC: It is definitely something that we always are looking at. In fact, the board just yesterday saw a report about travel time, which has been holding steady at this point over the past three years, so we've been able to maintain travel time with maybe some slight improvements on the path to ACAS at this point. So, there's good progress that we're making in holding the line. We are looking holistically at the time that it does take. Now, increasing the frequency of our exams is one of the things that I think is going to help the travel time as well. So, we're excited about that, but we are definitely monitoring it. Our indications are that the PCPA requirement is not going to add to our travel time in a meaningful way, but we're going to continue to monitor, and if we do need to make some adjustments in the process in order to make sure we don't create creep in the in the travel time, we will do that.

EM: Thank you so much for taking the time to chat with me about these important topics candidates are thinking about! f

Exams IRL: Exam 6

By Celeste Bremen, FCAS

When studying for exams, do you ever wonder when and how you'll use any of the concepts you're learning? Then look no further! This article is one in a series about "Exams IRL." A previous version of this article by Rehan Siddique, FCAS, can be found in [Future Fellows, December 2020](#).¹ This article will offer an updated perspective on how we as actuaries use Exam 6 material in the real world. We'll focus on Exam 6-U.S. but also touch upon the Canadian and International versions of Exam 6 as well. Let's start by going through each exam section of the Exam 6-US [Content Outline](#).²

A. United States Laws and Regulations

This section of the syllabus touches upon "regulations required by various governmental agencies who oversee the work of insurers." For example, exam takers will learn how regulations affect ratemaking and risk classification. Actuaries who work in ratemaking will submit rate filings to state insurance regulators and may have to respond to questions from regulators called "objections," so it's important to understand the rationale behind these questions. This section of the Content Outline also focuses on insurer solvency and the various ratios used to assess the health of an insurer.

B. Government Programs

While many actuaries will work for insurance companies, government programs are an important part of our work as well. Even actuaries who work for an insurer may at some point in their careers work with government programs as well. For example, a reserving actuary who works on the crop line of business will see that certain policies are part of the government subsidized multi-peril crop insurance (MPCI) program rather than private crop insurance.³ MPCI is able to offer coverage for more perils and has the backing of the government to help private insurers offer a more affordable price to farmers, and learning more about this program will help you better understand the line of business you are reserving for.

C. Financial Reporting, Taxation and Professional Responsibilities of the Actuary

In this section of the syllabus, actuaries will become more familiar with the various financial statements an insurer produces. A very practical part of the syllabus focuses on the creation of the actuarial opinion summary. Exam takers will learn about the components of the summary, such as a range of adequate reserves. While an exam taker is not yet able to be an appointed actuary and write such statements themselves, their work on a reserving team will undoubtedly

flow into such a statement and it is helpful to see how day-to-day work can roll up to a higher level.

D. Reinsurance Accounting Principals

Here, you'll learn what allows a transaction to be considered reinsurance and how it can impact a company's financials. If you are working on reinsurance transactions, this section of the syllabus can help you understand what is needed for such a transaction to qualify as reinsurance. You'll also learn about the different types of reinsurance and have a better understanding of why a company may enter into a fronting agreement, for example, to be able to offer insurance where they normally couldn't. For more real-world examples, see the [study note by Cedar and Thompson](#).⁴

Exam 6 – Canada

Now that we've talked about the U.S. version of Exam 6, let's take a look at the Canadian version. There are three sections of the exam [syllabus for Exam 6 – Canada](#). They are Regulation of Insurance and Canadian Insurance Law, Government and Industry Insurance Programs, and Canadian Financial Reporting and Solvency. You'll see that overall, there's quite a bit of overlap conceptually with Exam 6-U.S., but of course with a more Canada-specific focus. With this exam, you'll be able to learn more about what is required for Canada-specific regulations, how the Canadian government insurance programs interact with the private sector and the duties of the appointed actuary in Canada, just as a few examples.⁵

Exam 6 – International

This exam focuses on the insurance markets in China, Hong Kong, Malaysia and Singapore. There are five sections: [Regulation of Insurance, Solvency, Financial Reporting, International Reinsurance, and Professional Responsibilities of the Actuary in Financial Reporting](#).⁶ You won't find any NAIC papers in the Content Outline for the international version of Exam 6, but you will find papers on IFRS reporting and many papers from the International Actuarial Association. This exam will also focus on the types of insurance regulations used in these countries. You'll also find more information on insurance that is more commonly used outside the U.S., such as microinsurance, which is most commonly used in Asia, according to [one of the text references on the syllabus](#).⁷

Regardless of which version of Exam 6 you're taking, you'll encounter many topics that you'll use (now or in the future) in your career as an actuary. Studying can sometimes be an arduous experience, but hopefully after reading this article you have a better understanding of how you might use some of what you study! **ff**

¹ <https://www.casact.org/newsletter/article/exams-real-life-exam-6>.

² https://www.casact.org/sites/default/files/2023-12/Exam_6U_CO_2024_F_v01_2023_12_19.pdf.

³ <https://content.naic.org/insurance-topics/crop-insurance>.

⁴ "Reinsurance Accounting & Strategy for the Actuary." https://www.casact.org/sites/default/files/2021-03/6U_Cedar.pdf.

⁵ https://www.casact.org/sites/default/files/2024-07/Exam_6C_Content_Outline.pdf.

⁶ https://www.casact.org/sites/default/files/2024-07/Exam_6I_content_outline.pdf.

⁷ https://www.casact.org/sites/default/files/2023-05/6I_Dror_Piesse_What_is_Microinsurance.pdf.

Interview with a Nontraditional Actuary – Technology Performance Insurance

By Nitai Patel, FCAS

Many P&C actuaries find themselves working in popular lines of business such as homeowners, automobile, workers' compensation or general liability. However, the P&C industry extends even beyond these lines into many nontraditional sectors. For example, there are actuaries working in telematics and the financial sectors.

One application of actuarial science that many actuaries may not have heard of before is technology performance insurance. Technology performance insurance protects the capital in the event of technology underperformance. For example, if a company is trying to raise financing for their new product, they might have some trouble raising funds given that their product or technology is new and its performance unknown. Performance insurance pays the lender or equity in the event that the technology underperforms, thus protecting their investment and making it easier for new projects to get the financing they need. Before an insurer is willing to issue a performance insurance policy, there is a rigorous review process potentially involving site visits by engineers and a review of the company's technology and finances to ensure that the product or technology is viable. Today, I had the opportunity to interview Celeste Bremen, a senior actuary at New Energy Risk (NER). NER is a managing general agent (MGA) focused on "accelerating the deployment of breakthrough technologies that address global challenges." In Bremen's words, this means that NER helps other companies that create sustainable products or support infrastructure with reduced carbon emissions and need performance insurance. As an MGA, NER is the bridge between clients that want performance insurance and the insurance partners that can provide it.

Bremen works heavily on analytical solutions that help quantify the risk transfer associated with NER clients' projects. One example of the sort of project NER might ensure is a waste to fuel project, in which waste that would otherwise be discarded is turned into fuel. In this case, the actuaries at NER are responsible for creating a risk assessment around the efficiency of turning waste into fuel and the amount of fuel produced. Actuaries may calculate standard deviations around output produced or assess the impact of an event that halts or reduces production. If a project were to underperform, the lender or equity provider for the project would then receive the loss amount. These results are then shared with insurers, and NER's actuaries help the insurers evaluate how potential losses may change with different deductibles or limits, as well as feel confident that the risk is priced appropriately and desirable.

One of Bremen's favorite parts of the job is working with the engineers at her company. Similar to how many actuaries work closely with underwriters, Bremen works with engineers who understand the physical nature of the risks. She talks to the engineers to understand the scientific components of the risks, so she can convert the physical parameters into inputs for models that she builds. For example,

Bremen may review the data related to a failure mode identified by engineers and map this data to a loss distribution and related parameters. She also reviews the final model output with her engineering colleagues to make sure that the results make real-world sense.

Bremen is a strong communicator. She is an expert in predictive modeling, but when she works with engineers, she needs to ensure that she can communicate technical modeling concepts to professionals from other disciplines. Similarly, engineers communicate complicated scientific concepts to actuaries with a background in math and statistics as opposed to natural sciences. The process of talking to engineers is very enriching for Bremen because "It's a nice reminder that all these numbers represent something in the real world."

Apart from talking about the differences between her industry and other P&C lines of business, Bremen discussed some key things to keep in mind for an actuary who is interested in nontraditional actuarial roles. Unsurprisingly, a lot of the skillsets are the same for actuaries in traditional roles. Particularly, Bremen highlighted that it is important to develop coding skills. For college students, she recommends taking a programming class before joining the industry, and if an actuary didn't take a coding class in college, it's never too late to take an online course. Bremen often builds prototypes in Excel before moving data to more multifaceted software such as Python. She explained that it is important to be adaptable since the P&C industry is always growing and changing. In 20 years, she wouldn't be surprised if Python became the norm. In addition to Python, it doesn't hurt to learn R or another programming language. However, as long as an actuary develops a strong coding foundation, as well as the ability to be agile, they can learn a lot of technical skills as well as industry knowledge on the job. This wisdom holds true for actuaries interested in traditional roles such as home or auto, as well as actuaries who want to work in nontraditional spaces focused on telematics (see [Future Fellows, December 2022](#) for an article Bremen wrote on the subject) or performance insurance.

In addition to recommending that actuaries develop their programming skills, Bremen emphasized the importance of effective communication. Whether an actuary is at a traditional insurer working with underwriters or at a nontraditional company working with engineers, there will always be a strong need to communicate technical concepts to audiences from all backgrounds. Communication skills are developed over time, but actuaries can work on them by delivering presentations, working closely with non-actuaries and practicing their skills whenever the opportunity presents itself.

Overall, Bremen highly encourages new actuaries to investigate all the potential roles available in the industry. Back in college, she never would have thought that she'd be working with engineers to help deliver solutions to clients seeking performance insurance for

An Update from CAS Admissions

By Jason Russ, FCAS, CAS Vice President-Admissions

We are excited to share an update on the Actuarial Professional Analysis (APA) initiative, an effort to ensure that the CAS credentialing pathway and professional education offerings continue to empower and prepare our members for excellence in the actuarial field. Your voice and input have been integral to this process, and we want to keep you informed about the progress we've made and what lies ahead.

The APA initiative has recently completed its informative phase. During this phase, we gathered extensive input from CAS members, candidates and other stakeholders. This included conducting stakeholder interviews, convening panel meetings, organizing focus groups and distributing a comprehensive survey to all members and candidates. The goal was to collect diverse perspectives and insights that will help shape the future of CAS credentialing and professional development.

We are now transitioning into the next phase of the APA

process, where we will synthesize the valuable information collected during the informative phase. We are carefully analyzing the data and developing recommendations for enhancements to the CAS credentialing pathway and professional education offerings. This critical work will involve condensing the findings and sharing them with key stakeholder groups for additional feedback and refinement.

As we move forward, you can expect further updates in the coming months. The CAS is committed to communicating the progress of the APA recommendations, which will reflect the collective insights and aspirations of our community and will guide the evolution of CAS's offerings to meet the needs of current and future actuaries.

Thank you for your continued engagement and support. Together, we are shaping the future of actuarial excellence. To stay up to date, visit the APA website at casact.org/APA. **f**

CAWG 2024 Year in Review

By Mindy Moss, FCAS, CAWG Volunteer Chair, and Stephanie Litrenta, CAE, CAWG Staff Chair

As 2024 comes to a close, the Candidate Advocate Working Group (CAWG) is taking a moment to reflect on what has truly been an outstanding year. It's been a year filled with growth, collaboration and a deep commitment to supporting the voices of candidates across the CAS community.

At the center of everything we do is the goal of being the voice of the candidates. Thanks to the dedication and passion of our members, we've ensured that the candidate perspective has been heard throughout the CAS. Our members provided invaluable feedback on crucial topics like the fail reports, the Property & Casualty Predictive Analytics (PCPA) requirement and sample exams.

We've also been actively shaping candidate-facing communications. Our Quick Response Team (QRT) has reviewed and provided feedback on a wide range of communications, particularly following the May 1 exam issues. One of our most significant contributions this year was our involvement in creating the May 1 FAQ document, which helped address candidate questions and concerns during a critical time.

Since May 1, the CAWG has expanded its role across the CAS, and we're more connected than ever before. We've created new liaison positions within professional education, learning and strategy, iCAS and admissions. In November 2024, Mindy Moss and Jack Richards had the incredible opportunity to present to the CAS Board of Directors. The presentation highlighted the importance of our ongoing

partnership with the CAS to address candidate issues, and it was met with overwhelming positivity.

This year also saw the completion of the 2023 Candidate Survey, and we're thrilled to report that your feedback has been instrumental in driving change. CAWG members meticulously reviewed the responses, and the findings were shared with the CAS Board of Directors in May. A heartfelt thank you to everyone who completed the survey in 2023 – your voice continues to be a driving force behind our work!

Of course, we can't close out 2024 without celebrating the incredible contributions of our CAWG volunteers. A special congratulations to Jack Richards, who was honored with the New Members Award for his exceptional work on the CAWG! We also want to take a moment to express our gratitude to the volunteers who are rolling off the working group this year: Mark Maenche, Dallin Biorn, Liya Zhang, Ildiko Ban and Nitai Patel. Your dedication has made a lasting impact, and we are grateful for your service.

Looking ahead, the Candidate Advocate Working Group is excited to kick off 2025 with our annual meeting, where we'll welcome new members and candidate representatives. We're eager to continue our important work partnership with the CAS.

Here's to a bright and successful 2025! We wish you all the best in the new year. **f**

GenAI: Uses and Risks

By David Idoux, FCAS

At first glance, generative AI sounds like something out of science fiction: a seemingly all-knowing computer that can answer any question that it is posed. It can do everything from writing code to composing a poem to answering trivia questions. Some even worry that it will one day replace white collar jobs. It's clear that generative AI is a powerful new technology. But new technologies also pose challenges for actuaries that should be considered before being applied in a wider context.

Taking a step back, what is generative AI? Simply put, generative AI (also referred to as GenAI) is a type of artificial intelligence that creates new content such as text or images in response to user prompts. Some examples include GitHub CoPilot, ChatGPT, Google Gemini, DALL-E and others. These tools use sophisticated machine learning models (including large language models or LLMs) that are fit using very large training datasets. The quality and size of this training data powers the ability of the model to determine a prediction for inputs that the model has not seen and provides GenAI tools with their characteristic versatility.

There are many potential applications of GenAI in an actuarial context. Some of the most common include assistance with coding, analyzing unstructured data and summarizing content. The value proposition of GenAI is self-evident. If it can be trusted to quickly solve rote tasks, that frees up the actuary to focus their attention on more abstract tasks and yield a better work product.

One of the most popular applications of GenAI is as a coding assistant. GenAI can produce working code in a matter of seconds, where an intermediate coder might have taken hours to accomplish the same task. This can be immensely helpful, particularly when working in an unfamiliar programming language or an unfamiliar task. However, the actuary should take care that the prompt being provided explains the intended function of the code in a clear and easily understandable way. The tool might "misunderstand" the intended calculation and provide code that does not actually perform the desired task. Furthermore, GenAI output could provide code that utilizes different versions of code than the user intends, which can result in incompatibility issues. Users should verify all calculations and make certain that the code delivered by GenAI runs on their systems and produces the intended result.

An important point to keep in mind with respect to coding applications is that the usefulness of GenAI is a function of complexity. It can write a script fairly well but not an entire code base. As the complexity of the code increases, the usefulness of GenAI decreases. In these cases, it's important for the coder to understand how to leverage GenAI to its full potential. This means understanding how to construct an appropriate prompt,

understanding the output provided by the tool, and then taking that output and applying it to the specific use case. The user needs to know enough about coding to verify that the generated code is appropriate for the intended use. Coders should never become dependent on GenAI because there will come a point where the tool being constructed gets too complicated for the AI to deliver value. At that point, the coder needs to step in and apply their own expertise.

With respect to utilizing GenAI in the model-building process, it's critical to understand GenAI's limitations and biases. LLMs are a black box and it's generally not possible to explain why a given input produces a given output. Therefore, when applied to a model-building context the actuary must take steps to ensure models do not produce unfair bias and discrimination. Actuaries must comply with professional standards to ensure they fully understand the extent to which external models are influencing the results of their analyses. Blindly following the output of a GenAI model trained on data the actuary has not seen could be ethically problematic.

One very important consideration when using GenAI is corporate intellectual property and protection of sensitive data. Users need to take great caution that they are not divulging trade secrets, proprietary information or sensitive data such as personally identifiable information (PII) in an open setting. GenAI tools gather data from user prompts to be used as training data in future iterations of their models. If a user were to divulge confidential information in a GenAI user prompt that would mean that a future iteration of these models could be trained upon confidential data. Most importantly, data belonging to the policyholder must be protected from release. Users of GenAI tools should be transparent about their desire to use these tools for business purposes and work with their management and IT stakeholders to develop a compliant way of doing so.

An interesting potential application of GenAI is analyzing unstructured data. Particularly in operations or claims contexts, there is potential for GenAI to deliver meaningful insight into unstructured data collected by insurance companies. For example, notes made by adjusters during the course of a claim could be used for fraud detection purposes. GenAI could deliver meaningful suggestions on how to improve the efficiency of operations or detect ways to optimize underwriting activities. GenAI tools can ingest large amounts of data and deliver bullet point summaries on certain operational activities. This has the potential to drive line of sight across the organization and enable better collaboration.

Another interesting application of GenAI is summariz-

▲ turn to page 7

Interview with a Nontraditional Actuary

from page 4

their sustainable products. However, she now knows that both traditional and nontraditional roles are constantly being created throughout the industry, and there is a lot of opportunity for advancement. In other words, the opportunities are truly endless

for P&C actuaries, and we have a lot to look forward to as the industry continues to advance!

Source: <https://newenergyrisk.com/>. 


GenAI: Uses and Risks

from page 6

ing content. On a more administrative level, GenAI can summarize emails or take the minutes for meetings. It could conceivably take a 1,000+ page rate filing and provide a bullet point summarization of the actions described by the filing. This reduces the administrative burden on users and unlocks more time for other important work.

All that said, GenAI tools are never perfect. Sometimes GenAI tools will make up their own facts called “hallucinations.” There have been a few examples in the media recently where lawyers were caught citing fabricated cases that did not exist due to their blind reliance on GenAI. In all cases, actuaries should ensure that the output provided by GenAI makes sense and comports with their actuar-

ial judgement. We should never assume that the output of GenAI is correct: trust but verify.

In closing, it's obvious that GenAI is a very powerful new tool. Actuaries should consider whether they can take advantage of it to increase their productivity. At the same time, there are important practical and ethical considerations when using them. Never rely on GenAI as though it is an expert. We as actuaries should apply our own professional judgement to the output of these tools and react accordingly. In that way, GenAI is just another tool in the actuary's toolbox. 

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*.

FUTURE FELLOWS

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

Telephone: (703) 276-3100

Email: office@casact.org

Website: www.casact.org

Presorted Standard postage is paid at Lanham, Maryland.

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

Candidate Advocate Working Group:

Mindy Moss, FCAS, Volunteer Chair

Ildiko Ban, FCAS

Celeste Bremen, FCAS

Dan Watt, FCAS

Mark Maenche, ACAS

Nitai Patel, FCAS

John Varnas, ACAS

Jack Richards, FCAS

Daniel Drabik, ACAS

Jessica Ackley, ACAS

David Idoux, FCAS

Matt Beine, ACAS

Shannon Osterfeld, ACAS

Liya Zhang, ACAS

Candidate Representatives:

Dallin Biorn

Curt Glatz

Emily Miske, ACAS

CAS Director of Certification Products:
Ashley Zamperini, CAE

CAS Candidate Engagement Manager:
Stephanie Litrenta, CAE

CAS Director of Publications & Research:
Elizabeth A. Smith

CAS Editorial Production Manager
Sarah Sapp, Ph.D.

CAS Graphic Designer:
Sonja Uyenco

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

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

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


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

©2024 Casualty Actuarial Society
ISSN 1094-169-X

FSC LOGO

Vendor Links

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 Syllabus and Examination Working Group 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. 

<p>Actex Learning Exams 1, 2, MAS-I, MAS-II, 5, 6, 7, 8 & VEE</p>	<p>Coaching Actuaries Exams 1, 2, MAS-I, MAS-II, 5 and VEE</p>
<p>The Actuarial Bookstore Exams 1, 2, MAS-I, MAS-II, 5, 6, 7, 8 & VEE</p>	<p>Howard Mahler Exams MAS-I, MAS-II, 5 and 8</p>
<p>ActuarialTesting Exams 5, 6US</p>	<p>The Infinite Actuary Exams 1, 2, MAS-I, MAS-II, 5, 6, 7, 8, 9 and PCPA</p>
<p>Actuarial Study Materials (ASM) Exams MAS-I and MAS-II</p>	<p>New England Actuarial Seminars VEE</p>
<p>BattleActs Exams 5, 6C, 6US, 7 and 8</p>	<p>Rising Fellow Exams 5, 6U, 7, 8 and 9</p>