



October 2021 Member Spotlight – Emma Casehart, FCAS



Where do you work and what is your position?

I work at Allstate as an Assistant Actuary where I supervise a team of two focused on ratemaking for northeast states. Over my three-year career, I've worked on multiple products including property, auto, and specialty lines.

Why did you decide to become an actuary?

I decided to become an actuary because of my high school economics teacher! We were discussing how governments decide to add safety measures to intersections. One of the methods discussed was comparing the statistical value of a human life to the cost of installing the safety measure. I asked my teacher and the class "How do they determine the dollar value of a human life?" and he quipped back that I should be an actuary with that thought process. When I got home, I looked up the profession and I realized it would be a great fit for my interest in math and communication! I was drawn to property and casualty ratemaking because of how dynamic and fast-moving the field is.

What aspects of the field do you love?

I love that my work responds to the concerns of real people. Outside of the industry, it can feel like insurance is not exciting, or not relevant to someone's life. I like knowing that the work I do ensures affordable and equitable access to protection people need. I also enjoy collaborating with the different areas inside my company like contract, legal, and claims. Getting the chance to learn from other professionals about how my work touches their day-to-day job has been rewarding. Without their input and insight, my job would be significantly more difficult!

What is the best career advice you have ever received?

The best advice I've ever received is to know your personal brand. Whether you are aware of it or not, your colleagues have preconceptions about you that affect your



relationships with them. Once you know those perceptions, you can develop a plan to highlight your strengths and position yourself to pick up projects that fit your skillset. With knowledge of your personal brand, you can better highlight your strengths to your managers and coworkers.

Do you have any advice for those just starting out?

Don't be afraid to ask questions. The best actuaries I know approach every problem with a beginner's mindset and question the fundamental assumptions underlying a methodology. For a long time, I held back my questions because I feared being seen as inexperienced. I grew more confident when I saw some of the most experienced actuaries in the meeting asking similar questions to what I was too scared to ask. The adage you may have heard in school is true: if you have the question, someone else probably does too.

What is your favorite CAS memory?

My favorite CAS memory is the committee dinner after the first meeting of the Candidate Liaison Committee. I flew into D.C. in the morning from Chicago and had a return flight in the evening. After a full-day meeting with a packed agenda, the committee volunteers and staff went out to eat. It was great to take a break and get to know the other actuaries and people who make our Society possible. I'm looking forward to getting back together with my fellow committee members soon!

What is a fun fact about yourself that many people don't know about?

I have recently become a birdwatcher! I already enjoyed long walks and watching birds has been a fun addition to my hikes. Appreciating the nature all around me, even in the heart of Washington, D.C., has provided moments of calm in my day.



November 2021 Member Spotlight – Rafael Costa, FCAS



Where do you work and what is your position?

I work at Cruise as an Actuary Partner.

Why did you decide to become an actuary?

I have always enjoyed math, and wanted to apply my skills to real-world problems involving other disciplines as well. When I read about the Actuarial Science major in a career guide during high school, I thought that was the perfect fit.

What aspects of the field do you love?

This is a field that enables professionals to explore both depth and breadth. We can choose to specialize in cutting-edge research in more established sub-fields (e.g. Reserving) or be pioneers in industries that are just starting to realize the benefit of the actuarial skillset, such as Tech or Banking.

What is the best career advice you have ever received?

Develop a career plan, set ambitious goals for yourself, write them down, discuss with a mentor, and have fun putting it into practice!

Do you have any advice for those just starting out?

Take advantage of job rotation programs if you can. Getting exposure to different aspects of actuarial work early on will help you build your network and find your true passion.

What is your favorite CAS memory?

Walking up the stage to get my FCAS diploma, with a strong sense of relief for not having tripped on the steps.

What is a fun fact about yourself that many people don't know about?

Growing up, I wanted to be a bus driver. Becoming an Actuary got in the way, but there's still time to make that happen!



December 2021 Member Spotlight – Chelsea Adler, FCAS



Where do you work and what is your position?

I am currently a Senior Pricing Manager and Actuary at Root Inc., an InsurTech start-up based in Columbus, OH.

Why did you decide to become an actuary?

I was initially drawn to the actuarial profession because I love math and statistics. I wanted to use these skills to solve real world problems and help people. What really sold me on the profession is the collaboration and variety of work. No day is the same and I love getting to partner with people across an organization to accomplish shared goals.

What aspects of the field do you love?

The actuarial profession is so dynamic and exciting! There are constantly new problems to solve. I love that I am always learning and being challenged to develop creative solutions.

What is the best career advice you have ever received?

From a young age, my father instilled in me the importance of 360 degree leadership. To me, this means: 1) setting an example for others in the way that I work 2) boldly standing up for what I believe in and 3) confidently asking for what I want. I truly believe a career is what you make it. You can't always control what happens to you. However, you can control your perspective and what you do next.



Do you have any advice for those just starting out?

Get exposure to as much as possible early on! It's hard to know what you like to work on until you try a bunch of different things. It's a balance, but I would recommend saying "yes" to as many opportunities as you can, while also prioritizing exam studies.

What is your favorite CAS memory?

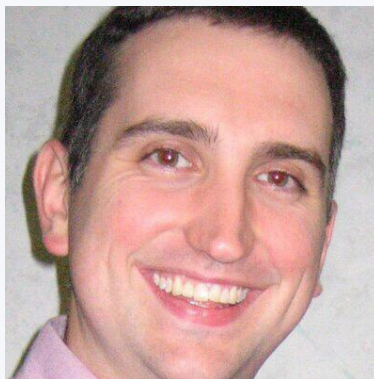
When I earned my Fellowship, I got to travel to Honolulu, HI to celebrate and be recognized. This was a really special trip, but since then, I've launched a blog to inspire future actuaries. I'm constantly building new favorite memories through connecting with and getting to know incredible actuaries from across the world.

What is a fun fact about yourself that many people don't know about?

If you've read my blog, then you may know that I was a synchronized swimmer for 15 years. What you may not know is that I was accepted to attend Stanford University, but ended up declining the opportunity. I wanted a school with an actuarial science program and at the time, they didn't have that specific focus available.



January 2022 Member Spotlight – Mark Maenche, ACAS



Where do you work and what is your position?

I work at Risk International Actuarial Consulting based in Charleston, SC. My position is Consulting Actuary.

Why did you decide to become an actuary?

After college I worked as an insurance agent for 15+ years but I didn't see a lot of opportunity for advancement in areas where I was passionate. I was looking for a way to take more control over my own career advancement and wanted to find a better way to provide for my family.

What aspects of the field do you love?

I love working with the data and getting to drive efficiency using technology. One of the unique aspects of my role at a small company is getting to lead the implementation of various technologies that help us produce work products more efficiently. I also enjoy the continual learning that takes place as I have recently transitioned from an analyst to credentialed actuary.

What is the best career advice you have ever received?

Discover what you are passionate about and then don't be afraid to take a risk to pursue those things.

Do you have any advice for those just starting out?

Pass the exams as early in your career as possible. Don't wait – it only gets harder as the years go by and life fills up with other responsibilities.

What is your favorite CAS memory?

My favorite CAS memories revolve around my participation on the Candidate Advocate Working Group (formerly known as the Candidate Liaison Committee). Before I joined I



really had no idea about how the CAS functioned. It was a real eye opener and the people I have connected with along the way have been great.

What is a fun fact about yourself that many people don't know about?

My wife and I have seven children – never a dull moment around our house



February 2022 Member Spotlight – Wenyi Zhang, FCAS



Why did you decide to become an actuary?

I first learned about the actuarial profession while working part time as an office assistant for an Insurance Agency. I helped potential customers quote their home and auto insurance. While doing that, I became really curious about the algorithm behind the quoting tool. Later I learned that Actuaries are the ones that helped set these prices. My curiosity led me to exploring statistics courses in college. And that is how my journey to become an actuary embarked.

What aspects of the field do you love?

Risk is everywhere, so insurance can be everywhere! Certainty is one of human essential needs. The need to feel safe, protected and have predictability of our lives. Insurance provides just that, the promise of certainty. As a pricing actuary, we put a price tag on that promise. That is a very cool and meaningful thing to do!

What is the best career advice you have ever received?

“You are in charge of your own career!” Go after what you are interested, find what motivates you, and be curious.

Do you have any advice for those just starting out?



A good actuary solves real world problems by applying actuarial techniques. I'd say building solid actuarial knowledge is fundamental. Rotate to different areas earlier on in the career to find out what you like or dislike. Network, make friends with other actuaries, professionally and personally. It will make work more fun!

What is your favorite CAS memory?

My favorite CAS memory is 2016 CAS Annual Meeting in Orlando, FL. I received my FCAS recognition while having my daughter in my belly.

What is a fun fact about yourself that many people don't know about?

I'm living with another FCAS under the same roof, my husband.



March 2022 Member Spotlight – Tetteh Otuteye, FCAS



Where do you work and what is your position?

GM-Cruise - I am the VP of Risk Management

Why did you decide to become an actuary?

I have always enjoyed challenges associated with bringing clarity and making sense out of ambiguity, bringing order from chaos, and understanding related tradeoffs. I loved my college optimization math classes, I enjoyed finance and the study of economic decision making in uncertainty, and the behavioral economic, philosophical and moral dilemmas involved. As such, I gravitated quite naturally to the study of risk and the actuarial methods we use to aid in decision making across future time horizons involving inherent uncertainty.

What aspects of the field do you love?

Helping leaders make informed risk-based decisions. We all constantly navigate risk. Whether we're trying to decide whether to wear a mask, get a booster shot, travel to countries with different laws or choose our numbers for the Powerball, we are all constantly navigating and negotiating risk and uncertainty, individually and collectively, with counterparts with varying appetites for risk. In insurance, we apply actuarial science to aid in complex decisions across long time horizons. Our methods thus lend themselves to an array of complex decisions involving optimizing for tradeoffs between current and future dollars, and other exchanges and tradeoffs between current uncertainty and future risks. Developing a price for a risk is just one example of the application. Whether negotiating the terms of a reinsurance agreement, a loss portfolio transfer, the parameters of a Catastrophe bond or parametrizing a capital model to



evaluate the probability of ruin for a company with limited funds and a changing risk profile - the techniques involved all lend themselves to many other applications involving risk, and can be used to enable more reliable decision-making when faced with significant uncertainty.

What is the best career advice you have ever received?

"Do not let the perfect be the enemy of the good" and "never forget that every model is wrong".

Do you have any advice for those just starting out?

Be hungry, curious and never stop learning. But more than that, know yourself. Know what you love, know what you're good at, know what you're uniquely passionate about, and play to your strengths.

What is your favorite CAS memory?

Meeting a number of actuaries from all walks of life and from across the globe tackling a wide range of problems and comparing notes at meetings and over happy hours.

What is a fun fact about yourself that many people don't know about?

I love sailing!



April 2022 Member Spotlight – Melissa Huenefeldt, FCAS



Where do you work and what is your position?

I'm a Consulting Actuary at Milliman

Why did you decide to become an actuary?

When I was in high school, my Probabilities & Statistics teacher told me I should become an actuary. I thought insurance sounded boring, so I decided to pursue another math-related career: math education. However, after I did an observation in a high school classroom, I decided that teaching wasn't for me. I then changed my major from math education to math and decided to add psychology as a second major.

After I graduated from college, I realized that a B.S. in Math (or Psychology), on its own, wasn't extremely marketable, so I returned to school to work on my Master's in Applied Mathematics. About a year into the program, someone shared a job posting with me for an Actuarial Specialist role at Missouri Farm Bureau. I applied and got the job, even without any exams. Once I started taking exams, I realized that it was more than just insurance. I finished my Master's, and in fact, I defended my thesis the same day I took Exam FM.



I was 26 when I took my first exam, so I was a bit non-traditional, and in hindsight, I wish I would have studied Actuarial Science (my college had that as an option for a major) since I was lacking the financial component of the program. But I've been in the field for almost 16 years, and I love the experiences I have had and the people I have met.

What aspects of the field do you love?

I have two answers to this. First, I love the balance of art and science. People joke about putting 2 actuaries in the room and getting 3 different answers, but I appreciate that. This will sound nerdy of me, but I enjoy diving into the diagnostics to determine whether a client has an acceleration or deceleration of claim payments or a strengthening or deterioration of case reserves. It allows me to flex my critical thinking skills.

The second thing I love most about being a casualty actuary is volunteering for the CAS. I have been a part of the Professionalism Education Working Group since I became an ACAS, and I have served in a leadership role in the working group for the past two years. It allows me to help candidates reach the next stage of their career by attending the Course on Professionalism. Plus, I have met so many people, current and future actuaries, whom I wouldn't have met otherwise.

What is the best career advice you have ever received?

Respond, don't react. Previously, when I would receive feedback, either about my performance or my work product, my first instinct was to get defensive. At that point, I was closing myself off to opportunities because I was viewed as unreceptive. I had a boss tell me about five years ago to be more responsive and less reactive. When I gave myself time to simmer and to think about things from other people's perspectives, I found that I was a lot less upset and that my response was a lot more thoughtful than if I reacted in the heat of the moment.

Do you have any advice for those just starting out?

Focus on your communication skills. As things get more automated, our roles will shift to be less technical and more consultative. It's good to practice explaining complicated concepts to non-technical audiences. When you are preparing to give a presentation, ask a non-actuary in your life if you can practice in front of them. They can point out where you might need to "dumb it down" to be more approachable for your audience.

What is your favorite CAS memory?

I received my ACAS at the Centennial Meeting in New York. Obviously, receiving my ACAS would have been a favorite memory anyway; however, it was even more special to celebrate the CAS' 100th anniversary. I enjoyed hearing about the history of our society and how much it has evolved since 1914.



One of my favorite memories from that meeting was the Gala Dinner. They had an orchestra and band, consisting of CAS members, and after dinner, there was a dance floor. I remember dancing among some “CAS celebrities” (former Presidents and exam paper authors); it was such a fun way to network!

What is a fun fact about yourself that many people don’t know about?

I’m a fitness fanatic! I ran my 16th full marathon in March and am currently training for my 17th, with two more marathons later this year. I am a Registered Yoga Teacher (RYT 200), and I teach Hot Yoga twice a week. In 2018, I completed a Century bike ride (100 miles) around Lake Tahoe. Staying active helps me to decompress, plus the discipline and mental fortitude needed to complete these fitness feats overlap with what is needed to be an actuary.



May 2022 Member Spotlight – Bob Downer, FCAS



Where do you work and what is your position?

I'm happily retired and living in central Florida. I'm an active volunteer at the CAS now as Chair – Investment Council and CAS Assistant Treasurer.

Why did you decide to become an actuary?

In the 1970's, I managed to get a degree in Mathematics and never hear the word 'Actuary' [AMAZING and so different in recent years]. After teaching for 5 years and deciding that this was not my calling, I spent time in the library (do you remember pre-internet?) looking at a variety of potential careers by reviewing government books on jobs and articles in various publications. The breakthrough came in the May 1977 Money magazine which included an article - 'The best ten careers for the long run'. Third on the list was this career 'actuary'. So I went back to the government books to find out what an actuary is? My reaction was, "How could I not know about this?" I had found my new career!

What aspects of the field do you love?

First is the chance to work on genuine business challenges, often at the leading edge in terms of the workable solutions,

Second is the chance to work with the most interesting, talented and intelligent individuals – business executives and professional actuaries alike. I've been retired for 20+ years now, and my work as a volunteer at the CAS allows continued opportunity to be with very talented people – actuaries & CAS staff.

What is the best career advice you have ever received?

"Become a P&C Actuary ... Try, it you'll like it!" How true it is. What a wonderful career.



On the job – 1) Listen to the views of others working the issue/problem – optimizes solutions and allows discussion of alternatives and downsides, 2) Rely on your team, don't take it all on yourself.

Do you have any advice for those just starting out?

Don't focus only on the exams. Learn from your peers and superiors.

Seek a variety of assignments – offering multiple perspectives, a chance to find your niche(s), and an array of learning. Knowing your preferences and skill sets will pay dividends for years to come.

What is your favorite CAS memory?

My favorite CAS moments have come in my retirement years. With more time and greater flexibility, volunteer leadership roles can provide wonderful opportunities to make value-added contributions. It also keeps one active in the industry and provides the chance to connect with next generation actuaries ... a mutual learning experience. One memory in particular – the chance to talk with three legendary actuaries leading to the Centennial meeting – Ruth Salzman, Charlie Hewett, and Bill Wieder – the three most senior Fellows at the time. What a privilege and learning experience.

What is a fun fact about yourself that many people don't know about?

I'm a lifetime baseball fan. We've moved several times – so my local favorite team has shifted from St. Louis Cardinals to Boston Red Sox to Los Angeles Dodgers to Tampa Bay Rays. Baseball in person is the best – I've seen 1,000+ major league games (largest number in Dodger Stadium). My very favorite baseball memory is going to the Little League World Series in Williamsport PA – baseball and the love of sport at its purest.



June 2022 Member Spotlight – Gary Hoo, FCAS



Where do you work and what is your position?

I have just taken on the role as Chief Executive Officer of AIA General Berhad, the general insurance company of AIA Malaysia. The other two licensed insurers under AIA Malaysia are the much larger AIA Bhd (life insurance) and AIA PUBLIC Takaful Bhd (Islamic insurance). I assumed the role only recently in December 2021; prior to this I carried other roles for a couple of years that provided me wide exposure in non-actuarial areas such as Operations and Distribution. And prior to that, I was the company's Appointed Actuary for about 3 years.

Why did you decide to become an actuary?

Why did you decide to become an actuary? Honestly I had never heard of the term “actuary” until I was deciding which university degree to pursue some 25 years ago. Throughout my younger years, I thought I was either going to be a doctor or an engineer. But over time, I realised I did not enjoy dealing with illness (either myself or others getting sick, so I was not going to be a doctor) and a short stint as an intern with a civil engineering firm killed any illusion I had that I was going to enjoy engineering. So I put in my university applications to study either accounting or actuarial science, knowing that I enjoyed numbers and everyone saying those fields made good money! I was offered a place in the National University of Malaysia to pursue a Bachelor's degree in Actuarial Science in 1997, and the rest as they say is history...

What aspects of the field do you love?



What aspects of the field do you love? I was fortunate to graduate at a time when the actuarial profession of the general (nonlife) insurance industry was just starting out in Malaysia and developed exponentially over the next decade. This allowed our generation of general insurance actuaries to learn so much in such a short period of time. We progressed from doing just basic chain ladder reserving in the early 2000's to now being on par with global advancements and developments in all areas of actuarial practice. I enjoyed my time first gaining a strong foundation in reserving, which helped in moving into other areas eventually such as pricing and capital management. I don't think I have a field that I love more than the other, however, I appreciated how overall it helped me gain a very deep understanding of the insurance business, and provided me tools to be able to influence and improve results.

What is the best career advice you have ever received?

What is the best career advice you have ever received? My first job out of university was actually as an actuarial officer in life insurance. It was a good experience although I felt at times I wanted something different. Every now and then, there would be people talking about the lack of actuaries in general insurance (in Malaysia) and the demand for talent was beginning to be noticeable and can only go up over time. I had an opportunity to speak to some very experienced life actuaries and I remember one of them (who is an FSA) telling me that I should seriously consider switching to general insurance if I had so much interest. There was nothing to lose as I was still young then (in my mid-20's) and there was already some indication that our local regulatory body will require actuaries in general insurance sooner than later. I took that advice and went on a relentless job search! Looking back, I have never had any regrets switching from life to general insurance and think that was probably the best career advice I ever received and followed.

Do you have any advice for those just starting out?

Do you have any advice for those just starting out? It may not be easy for those starting out to immediately land an actuarial position, but my advice is to get one foot in the door first e.g. taking on a relevant non-actuarial role in an insurance company if your desire is to become the company's actuary someday. It may not be an actuarial role, but underwriting (for example) will provide you technical fundamentals and help you understand how operations works. Bring your best to work everyday and show how ambitious you are. Remember to network and make solid, genuine connections across various functions. Someone will surely take notice of you and if that actuarial vacancy comes up sometime in the future, they will remember you – or if not, put your hand up then!

What is your favorite CAS memory?

What is your favorite CAS memory? My all-time favorite CAS memory would be attending the Professionalism Course in Tampa, Florida – I think that was in 2003 or 2004. I look back and am amazed at how little planning I made for a trip across the globe – the joys of being a carefree young adult! I arrived jetlagged and absolutely



unprepared for that, but still managed to go through the Course comfortably enough. I don't remember much of it anymore but I will always remember visiting Disneyland for the first time ever in my life in the following days! Another good CAS memory was how few people actually took CAS exams in Malaysia and so I looked for a study group on the internet. A few of us from across the globe connected and actually went through the study journey together, going through chapters, posting questions to test each other's understanding of the course material, encouraging one another to continue slogging and giving it our best – all this via email only. We never saw each other let alone meet, but we had a mutual respect for one another, kept to the schedule strictly and really wanted for every one of us to succeed. We never kept in touch after that, but I hope those of you in that group are still rocking it in the actuarial world!

What is a fun fact about yourself that many people don't know about?

What is a fun fact about yourself that many people don't know about? I lead the worship/music team in my church and play the piano/keyboard once every 2 weeks. We have heavy influence from contemporary Western music, so we play the likes of Bethel, Chris Tomlin, Hillsong, Elevation... but I can play a decent Adele or Ed Sheeran - and sing it too if you like!

How does being a part of the CAS global community enhance your actuarial practice?

How does being a part of the CAS global community enhance your actuarial practice? Malaysia as a whole has benefitted tremendously from the CAS global outreach in the past decade. The Actuarial Society of Malaysia together with the CAS have co-hosted several successful seminars over the years, where several distinguished speakers were brought in by CAS from around the world. Being part of the CAS global community also provides Malaysian actuaries incredible mobility opportunities as the CAS credentials are globally recognised. In fact, there is a saying that Malaysia is one of the best exporters of actuarial talent in the world!

What do you think is unique about working as an actuary in Malaysia?

I'm only in my mid-40's but I'm already considered one of the "oldest" general insurance actuaries in Malaysia! Many will be surprised to realise how young our profession is on this side of the actuarial field, where the average age of the general insurance Chief/Appointed Actuary is only around mid- or late-30's. It is a steep learning curve in terms of communication and influencing, as these actuaries will have to work alongside more experienced senior management peers usually in their 40's and 50's



July 2022 Member Spotlight – Jake Akstins, ACAS



Where do you work and what is your position?

Manager, Inclusion & Diversity Analytics at Visa.

Why did you decide to become an actuary?

Growing up, I was always talented in Math, but I had an affinity for other subject areas as well. One of my favorite teachers at the Illinois Mathematics and Science Academy often said that understanding difficult concepts was important; however, he stressed that the most important skill for folks my age would be synthesizing complex information and explaining to non-technical audiences. He was right! I believe the most important skill as an actuary centers on relationship building and knowing how to provide key insights to your business partners accurately, clearly, and concisely.

What aspects of the field do you love?

I love considering real-world events and possibilities, including those that have not yet occurred. When writing large & complex accounts, I often facilitated brainstorming sessions with our underwriting team; for example, if we're only providing insurance coverage for events that cost over \$300 million dollars, what are some things that can happen that would result in a payout that large? How frequent and how severe could these events be? Then, when extreme events do happen, and we see them on the news – is this something that would affect our book of business from past, present, or future? I find the skills from my actuarial training to be transferrable to my new, non-traditional role as well. When considering diversity data, there are trends in hiring, attrition, data management, external factors, and more that can be considered in similar frameworks that actuaries utilize on insurance data.



What is the best career advice you have ever received?

Focus on your individual skill-building and development. Identify what you are passionate in and where you would like to grow your career. If you disagree with something or have any questions, don't be afraid to ask – diverse perspectives drive us to be better.

Do you have any advice for those just starting out?

When selecting an organization, keep company culture and how it relates to you and your goals front-of-mind. Some companies encourage (and facilitate) passing exams quickly, which can be helpful in your career – but can also activate imposter syndrome if that is not your immediate goal. If you're looking to try out new things, there are rotational programs where you can try out a few different areas of the company in your most formative years. Additionally, there are companies who operate predominately in person while others are remote. If you're interested in opportunities to improve an organization through employee resource groups, recruiting committees, and more, some companies provide leadership development in this way as well. Think about what best suits you!

What is your favorite CAS memory?

In 2017, I was selected as a winner of a CAS Trust Scholarship. I had the honor of flying out to the CAS Annual Meeting in Anaheim to receive a giant check on stage. In that moment, I felt like I had proved naysayers (both peer-level and superior) wrong in that I was “showing up and showing out” as an LGBTQ+ individual.

What is a fun fact about yourself that many people don't know about?

I absolutely love baseball and softball – the first credentials I ever received were actually as an umpire from the Baseball Players Association, not mine from the CAS. I play in many local and national softball leagues and tournaments; I am excited to represent Austin, TX in the Gay Softball World Series this year!



August 2022 Member Spotlight – Kyle Bartee, ACAS



Where do you work and what is your position?

For the last two years, I have worked in the Product Management department at GAINSCO, a non-standard auto insurance company based in Dallas, TX. After 10 years as a pricing and reserving actuary for homeowners and auto insurance at another company, I took a page from my Chief Actuary's playbook. He became VP of the Product Management department for his own career advancement and was able to apply his knowledge and skills in a non-traditional role for actuaries, so I did the same. I have always believed that actuaries can add value in almost any department of a company, and I have joined the ranks of many other actuaries in non-traditional roles as proof of that.

Why did you decide to become an actuary?

Growing up, I was always talented in Math, but I had an affinity for other subject areas as well. One of my favorite teachers at the Illinois Mathematics and Science Academy often said that understanding difficult concepts was important; however, he stressed that the most important skill for folks my age would be synthesizing complex information and explaining to non-technical audiences. He was right! I believe the most important skill as an actuary centers on relationship building and knowing how to provide key insights to your business partners accurately, clearly, and concisely.

What aspects of the field do you love?

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coverage for events that cost over \$300 million dollars, what are some things that can happen that would result in a payout that large? How frequent and how severe could these events be? Then, when extreme events do happen, and we see them on the news – is this something that would affect our book of business from past, present, or future? I find the skills from my actuarial training to be transferrable to my new, non-traditional role as well. When considering diversity data, there are trends in hiring, attrition, data management, external factors, and more that can be considered in similar frameworks that actuaries utilize on insurance data.

What is the best career advice you have ever received?

As a lifetime learner, I am always willing to take advice from others. The best I have received, simply put, is that your job does not define who you are. That means you should try to figure out who you are outside of work, like what you believe in and what you stand for. Knowing who I am has helped me have the courage to stand up for what I believe is right, both professionally as well as personally. It helps me be at peace no matter what the outcome because my core values of honesty and integrity are not changed due to circumstance. It is also important to remember that standing up for what you believe doesn't mean putting others down for having different beliefs. It requires mutual respect and seeing the value in others even if you disagree with their perspective.

Do you have any advice for those just starting out?

I know exactly what it's like to be stressed out about finding that first job. I started looking for a job in 2009, at the bottom of the recession, but my career didn't start until 2011. I know it is tempting to jump on the first opportunity that comes your way. However, if you know it's not a good fit, it could lead to being burnt out and becoming jaded. In my opinion, it is not worth the toll it takes on your mental health, and it saves you and your employer the hassle of going through that process again in 6 months to a year down the road.

What is your favorite CAS memory?

My favorite memory was at my first CAS Annual Meeting in Orlando, FL. There is typically a "fun night" at the annual meeting, and I got to see a bunch of actuaries breaking all kinds of stereotypes by having a blast at Universal Studios. I think I rode the Hulk five times with my friends that night, and I realized that actuaries absolutely know how to have fun.

What is a fun fact about yourself that many people don't know about?

Before going down the path of getting a Math degree and starting my career as a teacher, I received a Congressional Nomination to go to the Air Force Academy. My dream was to be an Air Force Pilot, but my eye sight wasn't good enough.



September 2022 Member Spotlight – Sherwin Li, FCAS



Where do you work and what is your position?

I work in Beijing, China for a reinsurance company as the chief actuary.

Why did you decide to become an actuary?

I liked mathematics when I was studying at university more than twenty years ago. Fortunately, I got to know actuarial science which was a quite new field at that time. Since then, I decided to become an actuary.

What aspects of the field do you love?

Actuarial science is a kind of applied subject. I love to take advantage of modeling techniques to solve the insurance practical problem, especially when some problems cannot be well understood unless models are utilized.

What is the best career advice you have ever received?

I have received a lot of career advice during my career development, but what touched me the most is the one given by one of senior managers. He suggested to me that an excellent actuary should not be only a technical expert, but effectively assist the insurers to achieve its strategic goals.

Do you have any advice for those just starting out?

Know that passing actuarial exams is just a pass line to be an actuary and more should be learned deeply through practice.



What is your favorite CAS memory?

Although getting the FCAS certificate from the hand of the CAS president is a good memory, my favorite memory is the first time that I was invited for dinner and communication together with the leaders and senior managers of the CAS as an international member representative when I attended the CAS Spring Meetings. Through such a kind of communication, I felt that I was valued highly by the CAS and got to know more about what I could contribute to the CAS.

What is a fun fact about yourself that many people don't know about?

When my son was a kid, I took him every weekend to learn music and I sat at the back of the music classroom. At the end of the semester, in order to encourage my son to take the music level test, we registered for the test together. As a result, I passed but my son did not. He passed the music level test at the second attempt.

How does being a part of the CAS global community enhance your actuarial practice?

Being a part of the CAS global community makes me more aware of the latest developments in the international market besides China. Meanwhile, it gives me the opportunity to make many friends working in other countries. It really broadens my horizons and helps me to find the right fellows when I meet with some international insurance matters.



October 2022 Member Spotlight - Rebecca Reich, FCAS



Where do you work and what is your position?

I am the Vice President & Chief Actuary at the Donegal Insurance Group in Pennsylvania. I began my actuarial career as an Actuarial Analyst at Donegal and am now the Chief Actuary, leading the reserving team. I can still say I love triangles!

Why did you decide to become an actuary?

Math was always my favorite subject in school. I didn't know a lot about actuaries throughout college, but I figured I'd end up using my math skills somehow in the business world. And after teaching English in China for a year after I graduated college, I knew that I definitely didn't want to be a teacher. I still didn't know much about actuaries when I got my first job at Donegal but I enjoyed trying to solve problems with math!

What aspects of the field do you love?

I love putting all of the puzzle pieces together to understand my company's experience. Reviewing all of the claim diagnostics to determine where the changes originated is like going on a treasure hunt! I also like the interaction and collaboration that is needed between all of the various departments: actuarial, underwriting, claims, marketing, etc. It is so important to understand how all of these pieces fit together to make informed decisions.

What is the best career advice you have ever received?

Have confidence in yourself! After taking all of those exams, I should be able to conquer the world, right? Just kidding. But seriously, even if I don't know something, I can build



on what I do know and shouldn't be afraid to take on new challenges. I'll never know what I'm capable of or how far I can go unless I try. Do you have any advice for those just starting out? Take advantage of every learning opportunity and never stop learning. No one likes the exams, but look for the things that you can learn from them, especially if you don't pass all of them on the first try. Learn what jobs and roles other people fill in your company. It gives you a deeper understanding of the business and perspective on how to communicate and present your work and findings to them.

What is your favorite CAS memory?

It's more of a group of memories, but my favorite CAS memory is from volunteering on the New Members Committee. I began volunteering on that committee shortly after I became a Fellow. We met in New York City one day to work on committee stuff and get to know each other. I met my first "CAS friends" in that group, both members and staff, and I truly look forward to attending CAS meetings to see them!

What is a fun fact about yourself that many people don't know about?

I really enjoy singing harmony and riding roller coasters, although, not necessarily at the same time!



November 2022 Member Spotlight – Sharon Robinson, FCAS



Where do you work and what is your position?

I am Senior Vice President and Chief Pricing Actuary for Zurich North America in Schaumburg, Illinois. I've held this role for the last five years.

Why did you decide to become an actuary?

I “discovered” the actuarial career path in high school as I was exploring career options for people who like math. I was introduced through a package of marketing material that included information about the work of actuaries, the exams, colleges that offered actuarial programs, and also featured profiles of successful individuals in the profession. I was attracted to the practical application of math in a business environment. But equally important, the profiles included a spotlight on Marsha Bera Morris, the first Black woman to earn fellowship in the Society of Actuaries. She was the first name and face of the profession for me as a high school student trying to figure out what I wanted to study. Her picture changed everything. Because of her, I could see myself in the profession. It gave me confidence to know that I could do this thing that nobody around me (other than my math teacher) had ever heard of. I honestly don't know if I would have chosen this profession if I had not seen her picture.

I've stayed in the profession because it's proven to be everything the marketing material said it was. It's challenging. It's rewarding. It's offered me a tremendous range of opportunity.

What aspects of the field do you love?

A few years ago, I thoughtfully addressed this same question with a group of high school students at a CAS-sponsored outreach event. My answers really could apply to



any number of careers or any chosen pursuit in life. In fairly simple terms, they reflect what I have valued then and now. Here's what I told them...

1. I can be creative
(There is rarely only one way to solve a problem)
2. I am always learning new things
(The world is always changing)
3. I help solve real business problems and make a difference for my company
(My judgments and recommendations have impact)
4. I help others learn and develop
(I get to make a difference for other people)

What is the best career advice you have ever received?

The first actuary I ever met was the Director of Education for the Society of Actuaries. It was the summer after my freshman year in college. He asked me if I could envision myself leading a large team of people some day. In all humility I said "no". He told me to rethink that because that was where my career was headed. I've always remembered that message. It turned out that he was correct. At this early stage, he taught me something important about having vision.

Do you have any advice for those just starting out?

Embrace change. It offers opportunity. Don't stand still. Always look for ways to improve your skills and your work; e.g., make an old process more efficient; find enhancements to make a prior work product even better. And especially early in your career, don't stay in any one role too long. Move around and get a variety of experiences. Don't expect to stay in a role long enough to learn everything there is to know about that job. You would be there far too long.

What is your favorite CAS memory?

This is definitely the year I completed my Fellowship and attended the annual meeting in Boca Raton, FL. I was excited, humbled and proud all at the same time. It was also wonderful that my husband attended with me. He has been so supportive of my career. It was an amazing experience for both of us.

What is a fun fact about yourself that many people don't know about?

I love hot air balloons. After I finished all the exams, my "reward" was a trip to the Albuquerque Balloon Fiesta. It occurs annually in October and was always off limits because it's so close to Fall exams.



December 2022 Member Spotlight - Eric Murphy, ACAS



Where do you work and what is your position?

At-Bay, Senior Actuarial Manager, Pricing

Why did you decide to become an actuary?

Ever since I was a child I've had a passion for creative problem solving and I love the definitive, right or wrong, nature of math. Actuaries get to use their analytical skills to investigate business problems in a way that arrives at a solution supported by data and fact.

What aspects of the field do you love?

I love the cross functional nature and complexity of the role. Actuaries are required to have both a detailed understanding of how the business operates as a whole, from how the product is sold to how claims are handled or regulations apply, and strong analytical skills to understand what's actually happening in the business. This combination of skills puts Actuaries in a position to have a meaningful impact on the business, while always having something new to learn.



What is the best career advice you have ever received?

Ask a lot of questions. No one expects you to know everything, particularly early in your career. It's better to ask early on and learn, than to hold back and not know something you should have later in your career.

Do you have any advice for those just starting out?

Follow your curiosity both in life and at work. Like life, an analysis is a journey - Sometimes the things you stumble upon end up being more interesting than what you set out looking for. Also, always give yourself an extra week than you think you need to study. The extra couple days could save you a couple months if you have to take it again!

What is your favorite CAS memory?

Getting my ACAS in at the CAS Annual Meeting in Hawaii! I loved the social aspect of meeting so many different actuaries across different organizations and getting new ideas to incorporate in my work from the sessions.

What is a fun fact about yourself that many people don't know about?

I'm a proud landowner of a small plot of land in an area of Ireland that technically makes me a Lord.