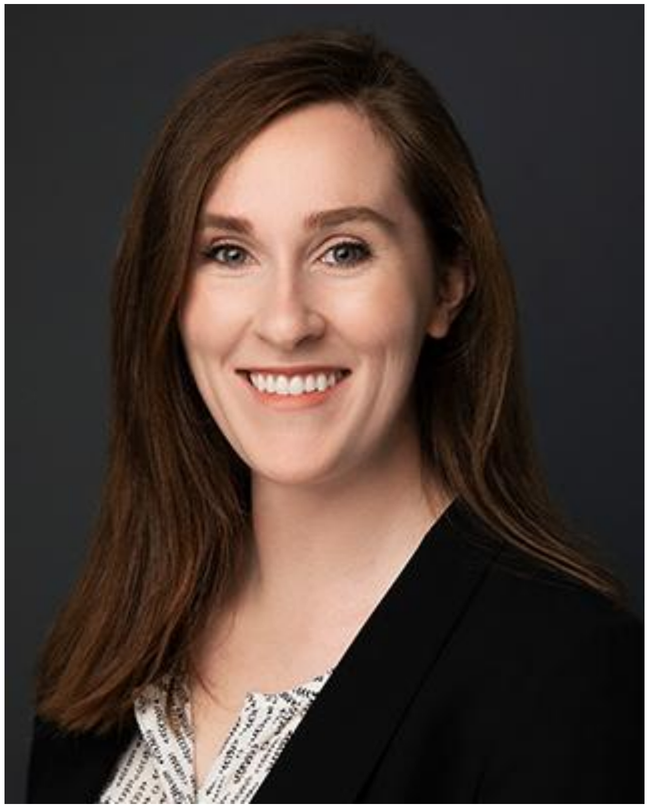
January 2023 Member Spotlight - Brigh Desjardins, FCAS



Where do you work and what is your position?

I am a Reserving Actuary at Safety National in their Philadelphia office.

Why did you decide to become an actuary?

When I was in my sophomore year of college, I was struggling to pick a major. I knew I wanted something math-based, but I also wanted to incorporate my interests in business and communication. My dad, a broker at Aon, invited me to join him at work for the day when I came home for break between semesters. There, he introduced me to several of the actuaries in his office. After speaking with them about the career and the exam process, I decided that actuarial science was the perfect blend of my interests. I ended up majoring in Risk Management (Actuarial Science Option) at Penn State University, with a minor in Statistics.

What aspects of the field do you love?

This field has allowed me to meet so many brilliant people. I've had incredible mentors, both formal and informal, and have been able to learn from people with so many different backgrounds. I've also met some of my closest friends through actuarial science, both in my major at Penn State and in the working world.

What is the best career advice you have ever received?

When I worked at EY, my counselor once told me the following: "If you feel like you're in over your head, you're where you're supposed to be." In other words, there is no growth in complacency. In order to grow and develop, you have to be pushed out of your comfort zone, even if it feels uncomfortable at first. You're more prepared for the experience than you may think!

Do you have any advice for those just starting out?

My biggest piece of advice for those just starting out, while cliché, would be to not fear failure. The exams are tough – they're supposed to be! I was no stranger to failing exams. While a failed exam can feel like the end of the world in the moment, it makes that passed exam that much sweeter.

What is your favorite CAS memory?

My favorite CAS memory was the most recent Annual Meeting in Minneapolis. It was so exciting to walk across the stage in recognition of my FCAS, with my fiancé cheering in the audience and my parents following along on the live feed. It was also a wonderful opportunity to reconnect with friends I've made throughout my time in the industry.

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

This is no secret to those who know me well (so it maybe doesn't answer the question!), but I have been an avid golfer for my entire life. I've been fortunate to play at a number of incredible courses, my favorite being the Old Course at St. Andrews in Scotland. I hope to make it back there someday!

February 2023 Member Spotlight - Dalesa Bady, ACAS

Where do you work and what is your position?

I currently work remotely out of Dallas, Texas as a Pricing Actuary for GuideOne Insurance.

Why did you decide to become an actuary?

My introduction to the profession began as a senior in high school spending an afternoon with a Chief Actuary working for a life insurance company. At that particular time, I recall being very confused on the things he relayed to me about his role as an actuary. Although I was eager to sit down with him that afternoon, I barely knew what questions to ask or things to say to contribute to the conversation, so I just listened with the occasional nod and smile to signal I was still present in the dialogue.

Despite those feelings, what I do remember from that interaction was the level of excitement he had for his work. It seemed to just ooze out of him in a way that was contagious.

It was at that point I decided to lean into the actuarial profession.

I wanted to have that same contagious feeling about my work and career.

I suppose it also helped that I enjoyed math in school and was fascinated by problem-solving, too.

What aspects of the field do you love?

I love the business facing aspect of the actuarial profession. It's a nice feature of the actuarial role that I enjoy, and it has been an important part of nearly every role I've had over the last 12 years in the actuarial field.

As actuaries, we are in a unique position to be at the forefront of insurance problems, and our skillsets afford us the opportunity to approach these problems through a different lens. It's both a privilege and exciting to be part of, particularly as the world around us becomes more complex and involved.

I also love the mentorship aspect that comes with working in the actuarial field. I have met a number of people through volunteerism and have been fortunate to work with some great people over my career. This has had a positive impact on my personal and professional development. I enjoy giving back to others through coaching and mentorship as well.

What is the best career advice you have ever received?

I've received good career advice from a variety of people over the last 12 years. One of the more consistent themes has been:

Allow your interests and/or passions to dictate your movement in your career.

I have found that the more we embrace this, the more we end up leading fulfilled careers. We are more engaged in our roles and more likely to add significant value through our work. The ripple effects are powerful and can have a lasting impact on the people and things around us.

Do you have any advice for those just starting out?

My advice centers on two things:

First, try as many things as you reasonably can early on in your actuarial career.

For example, if you are interested or curious about data programming, find people and other resources that allow you to explore that particular path or interest. The more you try different things in your career, the more well-rounded you will become and the more likely you will find what motivates or energizes you at work (what I like to call: "finding your jam"). Not only will this expose you to a variety of work in your career, but it will also help influence projects, roles, and other potential opportunities that come knocking at your door.

Lastly, seek out someone who can mentor and/or coach you in your career.

At times, this may happen naturally with people we go to for work advice outside of our boss/manager. In order for you to optimize this type of relationship, you have to be intentional. Ask questions, be curious, reflect on your strengths and what you want to do in your current or future role, etc. Having a small, diverse network of people that you trust and can lean on for guidance can have a significant impact on your professional life.

It certainly has on mine up to this point in my career.

What is your favorite CAS memory?

Hands down, my favorite memory is attending the CAS Spring Meeting in Boston where I was recognized as a new CAS member after getting my credentials. I had an amazing time sharing the experience with my mom and having the chance to connect with colleagues and other members of the CAS was invaluable to my professional development.

A more recent, favorite memory that comes to mind is listening to CAS President, Roosevelt Mosley, give his presidential address at the CAS Annual Meeting last year. I wasn't in attendance at the meeting in Minneapolis, so I watched the livestream from home and I'm glad I did. His address was inspiring, hopeful, and a testament to how far we've come as an industry and all of the work that is left to do as it relates to furthering diversity, equity, and inclusion within the actuarial space.

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

One thing most people may not know about me is that I'm a fan of instrumental music.

I played trumpet for a number of years and made State in high school. It's a huge deal to make the All-State band in Texas, so I've always been proud of that accomplishment. To this day, music is a central part of my life. It's not uncommon for me to pay a lot of attention to musical scores when I watch movies or television series. I would also listen to musical scores often while studying for actuarial exams. It gave me something to look forward to in my exam preparation process.

I can easily nerd out on instrumental music. Let's talk about your favorite music composer if we ever happen to meet one day.

March 2023 Member Spotlight - Carlo Lahura, FCAS

Where do you work and what is your position?

I started recently as a senior actuary with Allianz Partners in Munich, focusing on pricing and monitoring. Previously, I was a manager with EY in New York City.

Why did you decide to become an actuary?

I understood it to be a math-infused profession, which was my favorite subject in school...much like nearly every other actuary perhaps!

What aspects of the field do you love?

At first I enjoyed the gratification arising from solving a challenging math problem when modeling complex risk scenarios. Recently, I've been enjoying communicating actuarially-based decisions to other professionals, particularly non-actuaries. It feels like playing Taboo as I'm not allowed to use any actuarial lingo to help get my point across.

What is the best career advice you have ever received?

No one is going to care about my career as much as I will. It is up to me to own my career and push it forward.

Do you have any advice for those just starting out?

Finding a mentor who genuinely cares is priceless. But not everyone can be a mentor, I think it involves a specific type of personality, as well as unique chemistry between the mentor and mentee. The more people you network with, the easier it'll be to organically find and cultivate this relationship.

What is your favorite CAS memory?

Receiving the FCAS credential at the 2019 Hawaii annual meeting. This was possible only after I doubled up and passed my last two FCAS exams in the spring 2019 sitting, so it has a very special meaning for me.

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

I've backpacked through 36 countries in the last 5 years, primarily staying in hostels and going on a myriad of adventures with countless other backpackers I met along the way. Although I don't intend to travel as much anymore, traveling in my 20's has been one of the best decisions I've ever made.

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

One of the primary reasons I came to Germany is for the unique international experience as European insurers typically have significant business in other countries, while US insurers seem more focused on the domestic market. This adds a whole new dimension to the work which I've been absolutely loving!

April 2023 Member Spotlight – Jeremy Lian, FCAS

Where do you work and what is your position?

I work for MSIG Insurance in Singapore and is currently SVP, Technical Services. In my role, I oversee Underwriting Governance, Reinsurance, Claims and Data Intelligence & Actuarial and am fully responsible for company's ESG strategy. I have covered other areas such as Branding & Corporate Communications, Legal, Policy Processing and Underwriting in the past.

Why did you decide to become an actuary?

I like Math and numbers so much so that when I was young, I could remember all my classmates' home telephone numbers (there was no mobile phone back in those days). When I was trying to decide on the university course to attend, my best friend who had a relative in actuarial field introduced me to actuarial science. I then spoke to seniors who shared more and told me about the course being very difficult and its high attrition rate and so on, and it only spurred me on to take up the challenge of pursuing an actuarial career. Thereafter I received a scholarship for the actuarial course and was bonded to the sponsoring company and there was no turning back.

What aspects of the field do you love?

I enjoy dealing with figures and applying the skills to identify and solve problems in various aspects of the insurance business. It makes me feel younger in the company of many young and smart people in the actuarial community nowadays.

What is the best career advice you have ever received?

Due to many competing interests, I was not focused on passing actuarial exams in the first few years after graduation. I was spending a lot of time socializing, playing golf and running a small business. When one of my classmates who was working as an actuarial consultant qualified as an FIA a few years after graduation, I sought his advice on how he did it when he was spending long hours at work. He told me the less time one has, the more previous the remaining time is. I took the advice and passed all fellowship exams on my first attempt thereafter.

Do you have any advice for those just starting out?

Once you have decided on an actuarial career, focus on passing exams and acquiring work experience at the same time. You will need both the certification as well as experience. And build on soft skills and continue learning (not just for purpose of meeting CPD requirements) even after qualifying as a Fellow. If you need guidance, please feel free to ask for help.

What is your favorite CAS memory?

The CAS exam route was a lonely journey more than 20 years ago as I was the only person sitting for almost all the CAS Fellowship exams here (I might have been the third Singaporean to qualify as an FCAS). Nevertheless, there was a very strong sense of achievement when I qualified and it was capped by the birth of my daughter on Mother's Day just days after completing my final exam.

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

I had a strong interest in photography. I took an expensive photography course offered by a New York institute and was given a journalist pass which offered access to restricted events in the US. When a friend was selling his photo processing lab business (in those days when digital cameras and smart phones did not exist), my brother and I borrowed money from a relative to takeover and run the small business. We were young, didn't have much experience and lost quite a bit of money after 2 years. It was a painful but a great learning experience for both of us. I knew then I was not suited to be an entrepreneur.

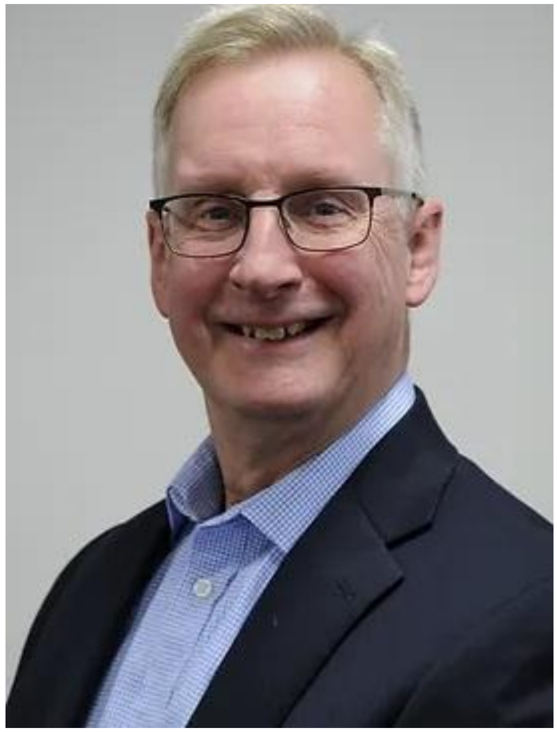
How does being a part of the CAS global community enhance your actuarial practice?

Although I am no longer in actuarial practice, I am volunteering as the President of CAS ARECA committee and have the opportunity to engage local regulators, actuarial societies, members, universities and students which help me to stay abreast of developments in actuarial work areas and the region.

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

P&C actuarial work in Asia is normally driven by regulatory requirements and is continuing to expand in scope as actuaries move to various roles in companies here. Asia has been showing strong growth and Singapore being the regional centre for Southeast Asia, many international/regional firms have re-located here. An actuary working in Singapore has the opportunity to be exposed to and know more about the regional markets. Due to generally small size of actuarial teams in companies in Asia, actuaries are involved in various actuarial work and need a broad understanding of the business as we are often involved in non-actuarial issues. Hence one needs a broad perspective and should build management and soft skills at an early stage of career.

May 2023 Member Spotlight – Paul Kinson, ACAS



Where do you work and what is your position?

I am President and Consulting Actuary at Liscord, Ward & Roy, Inc., a property/casualty actuarial consulting firm located in Manchester, NH.

Why did you decide to become an actuary?

A week before I finished college, a recruiter from Aetna Insurance was on campus talking to students about the actuarial career. I was intrigued by what I heard and thought it would be a good fit for me. Prior to that, I knew very little about the actuarial career. This is what has driven my passion to help students learn more about the career at an earlier stage than I did. That is why I have volunteered with the University Liaison program, the University Engagement Committee, and mentoring students at CAS meetings.

What aspects of the field do you love?

I have spent most of my career in consulting. I love the diversity of assignments and clients that I have had the opportunity to be involved with. I get to work on several different projects, for various types of clients, covering many casualty lines of coverage. It keeps it interesting and makes me want to go to work every day.

What is the best career advice you have ever received?

My first job was with a consulting firm, and it was stressed that accuracy and attention to detail is paramount. Making sure that things get done right is important to maintaining the respect of the clients. But when mistakes are made, and everyone makes them occasionally, it is also important to own them and make corrections as soon as the mistakes are found.

Do you have any advice for those just starting out?

Network! The actuarial profession is relatively small, and it is suprising how often your path crosses with those of other actuaries throughout your career. An actuary's network is useful in many ways – from lifelong friendships, to future job opportunities, to sources for advice on projects, to recommendations for committee assignments, to dinner companions at CAS meetings, and many others.

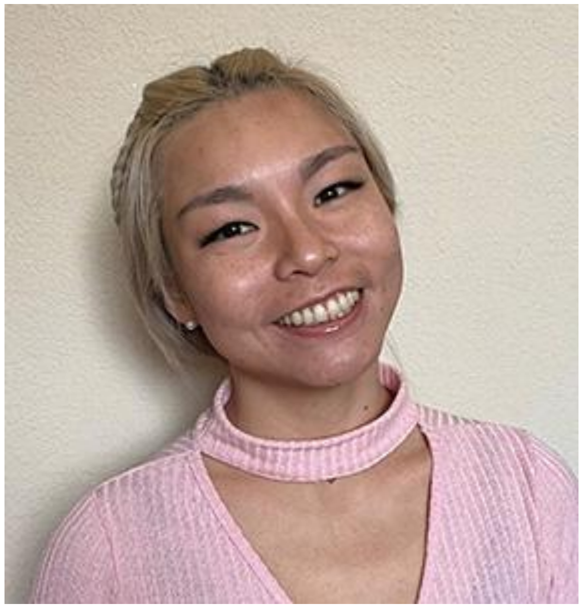
What is your favorite CAS memory?

My favorite CAS memories surround volunteering as a mentor for the Student Program at CAS meetings. It is inspiring to talk with the students who will be the next generation of actuaries – they are so much more knowledgeable and worldly than I was at that age. I enjoy sharing what I have learned about the profession and what makes it interesting to me, and learning from them what they have experienced in classes and internships. Their questions often make me think of things long forgotten (it's been quite a while since I was an entry level actuary). Connecting with other mentors is good way to network as well.

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

I am blessed to have three wonderful grandchildren. It amazes me sometimes to realize what crazy things they can make me do.

June 2023 Member Spotlight - Eva Zhang, FCAS



Where do you work and what is your position?

I'm a pricing actuary with Ryan Specialty.

Why did you decide to become an actuary?

I went to a math and science high school (for NUS High we fight!), but I was definitely better at/more interested in math than sciences. I was looking for a math-related major and actuarial science popped up serendipitously.

What aspects of the field do you love?

I love that there are many flavors in the actuarial profession. Even though I have only been in the industry for less than 5 years, I am lucky enough to have worked at an insurance company, in consulting and now in the MGU space. Each role taught me so much about the different aspects of the actuarial profession, and helped me identify my strengths and areas for growth.

What is the best career advice you have ever received?

Be your authentic self. I have always been described as a very bubbly and sweet person, and occasionally it can feel like I'm the odd duck in the corporate world. We all have unique backgrounds and voices, and there is nothing wrong with adding your own shine and sparkle into the profession. Even in the face of unpleasantries, it's important that we stay true to our values, be humble and respectful expressing our views, while being our stupendous selves!

Do you have any advice for those just starting out?

It's great to ask a lot of questions and it's okay to make mistakes. Questions help you understand both the technical and the business aspect of your work, and mistakes help you identify your blind spots. What's truly important is that you learn from your mistakes, focus on your own growth, and grow into the professional that you aspire to be.

What is your favorite CAS memory?

Going to the spring meeting in Boston this year! It was such an exciting and well-organized event with so many informative sessions. In addition to learning and developing professionally, I also had a lovely time catching up with old friends and making new memories in a different city.

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

I've been a competitive dancer my entire life, and I just competed in my first pole comp!

July 2023 Member Spotlight – John X Potter, FCAS

Where do you work and what is your position?

I work as a manager in the Insurance and Actuarial Advisory Services practice of EY.

Why did you decide to become an actuary?

When I was applying for college, I had no clue what I wanted to do but I knew that I wanted it to be math-related. I had originally planned to be a high school math teacher, but the field was saturated in my area at the time. One of my family friends recommended looking into actuarial science, as the field at the time was ranked consistently in the Top 10 jobs for low stress, high pay, and high job satisfaction. I looked into it and liked the balance of analytical, technical, and communication skills that are required on a daily basis.

What aspects of the field do you love?

My favorite aspect of the field is the variation in the type of work you can do. At first, it may seem like just pricing and reserving but as you progress you realize there's also a need for actuaries in other areas like regulatory, ERM, or catastrophe modeling. And then there are nuances based on line of business, what company you work for, or who your underlying insureds are. And one you really think you understand everything, there's something that comes along (Covid-19, inflation, unprecedented CAT event, legal/social changes) and you need to react, many times without a blueprint because it's the first time the issue is arising. I really love that it doesn't just come down to the data, but the story underlying the data and how you address that story. My other favorite aspect is the amount of different avenues to volunteer. Whether its mentorship, participation on a multitude of working groups or task forces, exam writing/grading, or speaking at an event, there's so many ways to get involved. You're bound to find something that you’re interested in and can network with others who share that interest. The CAS has a lot of members who really want to give back, and I’m proud to be a member of a group with those values.

What is the best career advice you have ever received?

I’m probably butchering the original quote, but it was something like “People will forget you saying you don’t have time for an extra task, but you’ll certainly remember failing your exam because you took it on.” Basically, learning to say no when you have too much on your plate is a great skill to learn early. I found that most of my exam fails while working came from accepting a lot of work leading up to the exam and not wanting to decline or offload anything. When I changed my mindset and got better at communicating, I was able to strike a nice balance between being available at work while also getting my study time in. It was difficult at first, but I found my co-workers very receptive and understanding to my study time needs; after all, most of them had to go through it too

Do you have any advice for those just starting out?

I would strongly recommend forming a study group with your peers for each exam sitting. It of course helps if you’re taking the same exam, but even if you’re not, the group can help keep you honest about the hours you’re putting in to study each week. I feel like there’s also a stronger camaraderie built when you’re struggling together to memorize this formula or understand that solution. It’s also nice to have a team to cheer you on through the passes and cheer you up through the fails.

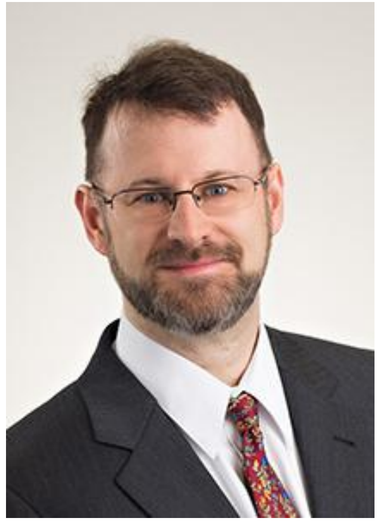
What is your favorite CAS memory?

It definitely has to be going to the Spring Meeting this year to officially get recognized for becoming an FCAS. I started my career in Boston back in 2017 and moved in 2018, so it was nice to get to see the city again and come full circle. I was also surprised at how many people I knew at the meeting, from current co-workers to past co-workers to volunteers that I’ve only talked to over the phone. It’s been such a quick six years that I didn’t realize how many connections I had made along the way.

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

I’ve walked in several Macy’s Thanksgiving Day parades as a balloon handler. Some balloons I’ve carried in the past include candy canes, ornaments, and gold stars. I’ve gotten my wife to participate and I hope to have my son walk in the future.

August 2023 Member Spotlight – David Terné, FCAS



Where do you work and what is your position?

I am currently Vice President and Actuary at Swiss Re.

Why did you decide to become an actuary?

I was always good at math and interested in business and this seemed like a good fit when graduating college.

What aspects of the field do you love?

In almost 40 years in the business, I have never been bored two days in a row. Actuarial work consistently provides fascinating business problems to solve.

What is the best career advice you have ever received?

People may not remember what you did but they will remember how you made them feel.

Do you have any advice for those just starting out?

Ask for help. The Actuarial community is full of people that are willing to help and share what they have learned.

What is your favourite CAS memory?

Being asked to Chair the CAS/SOA Joint Committee on Diversity

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

I am the founder of EmergingAlly.com, a website dedicated to helping people become better allies.

September 2023 Member Spotlight – Chor Leong Aw Yong, FCAS

Where do you work and what is your position?

I work with Labuan Reinsurance (L) Ltd, an offshore reinsurer based in Malaysia for 4 years now (as at 2023). I'm heading the Actuarial Department there.

Why did you decide to become an actuary?

I used to be fascinated by astronomy and physics. I had a senior schoolmate who I admire, as he was a very smart guy and quick-witted. He took actuarial science but decided to switch to nanotechnology. He then passed to me all his study materials. According to him, the course was difficult and lacked the appeal of structure and exactness as compared to hard sciences. It was either engineering or actuarial science for me since according to the general public, these courses are heavy on mathematics. And being a contrarian, I decided to see for myself how difficult the actuarial field would be.

I then received an offer to further my studies in Universiti Malaya, a local public university which was much cheaper, and the people friendlier, than National University of Singapore. And thus my journey began.

What aspects of the field do you love?

At the beginning of my actuarial career, I loved the fact that I could apply various mathematical models to solve business problems. For example, with guidance from my boss (who was an Engineer and became an Actuary), I was able to demonstrate the Law of Large Numbers of insurance risk using R. And also to find out if combinations of gamma distributions would result in an aggregate gamma distribution as well. Risk tolerance statements were derived from public news sources and some R codes.

As I progressed, I was wildly lucky to have taken up roles that were aligned with my actuarial exam progression. I did Exams 5, 6U and 7 while I was doing actuarial reserving and Exams 8 and 9 while I was doing actuarial pricing and capital. So, being able to apply the knowledge acquired from the syllabi to my career was really satisfying.

Learning did not stop after I received my Fellowship. I discovered Warren Buffett and Charlie Munger, and I literally had to un-learn some things. Yes! I encourage you to read the Letters to Shareholders in the Berkshire Hathaway website.

What is the best career advice you have ever received?

From Mr Buffett - and from Benjamin Graham: "You are neither right nor wrong because the crowd disagrees with you. You are right because your data and reasoning are right."

Do you have any advice for those just starting out?

From Mr Munger:

Be curious, be inquisitive, and keep asking "And Then What?". Think about the consequences, and the consequences of the consequences.

Seek out mentors to guide you. And they can be either living or dead. Make friends with them. What better way to learn about economics than reading Adam Smith? About developing a third world country to a first world country from Lee Kuan Yew?

“In my whole life, I have known no wise people (over a broad subject matter area) who didn’t read all the time – none, zero.”

What is your favorite CAS memory?

Meeting the CAS staff members in person! Pat Teufel, Bob Conger, Ron Kozlowski, Frank Chang, Jim Christie to name a few. And seeing the usual suspects in volunteer events!

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

I practiced Aikido a decade ago and achieved 4th Kyu (brown belt).

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

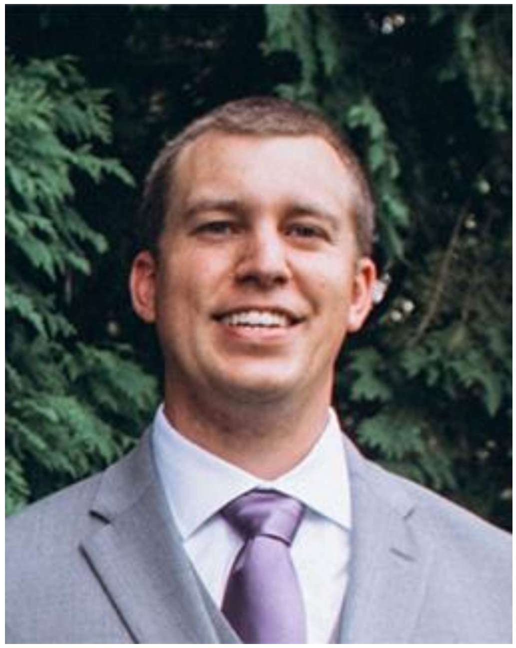
It shouldn't be surprising that actuarial concepts are the same globally. What amazes me the most are the behaviour of humans transcends borders and seas. We all share the same issues and frustrations in our workplace and practice, and it's comforting to know that we're not alone.

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

In Malaysia, there's a variety of practitioners from different actuarial societies - the SOA, IFoA, IAAu, and others. And somehow, every society's exam season coincide. So, there'll be times when the department is deprived of resources.

On a more serious note, an actuary is highly regarded in the industry. While most work are regulatory in nature, such as valuation and capital, more and more emphasis are placed on business areas such as pricing and investment.

October 2023 Member Spotlight – Nick LaPenta



Where do you work and what is your position?

I have been part of Travelers Insurance for 16 years. Currently I am an AVP in Corporate Actuarial where I lead our work on annual and quarterly financials related to reserves, catastrophe reporting and competitor analytics.

Why did you decide to become an actuary?

During my senior year of high school, I was invited to attend Travelers' first annual high school day, which introduced the actuarial profession to top math students from around Connecticut. The event featured senior leader speakers, an actuarial student panel and a presentation by BeAnActuary.org. At the time I was just looking for a day off of school; little did I know the day would introduce me to an exciting career! Travelers continues to hold the event annually and I'm proud to have been involved with the event in numerous roles over the years, including as a past chair of the event.

What aspects of the field do you love?

I'm lucky that I get to work and volunteer with the most talented and innovative people day in and day out. My position is unique in that I get to work with reserving actuaries across all areas and facilitate the exchange of ideas and information between them; ultimately drawing out the bigger picture to help guide management's decisions.

What is the best career advice you have ever received?

Both in life and at work, always leave things better than how you found it. People will notice and respect you even more for it.

Do you have any advice for those just starting out?

Work on refining what studying method works best for you and gives you the best shot at passing. For me, I learned that exams are tough, but they are especially tough to do alone. Find a group to study with to supplement your individual efforts. You'll notice that it helps fill the gaps in your studying that you didn't know you had. Also, the exam process is rewarding but it can be mentally exhausting. Make sure to take time for yourself. I always tried to take some time off to travel after each exam as a mental break and to help pass the time waiting for results.

What is your favorite CAS memory?

It's hard to beat getting recognized at the CAS Annual Meeting for obtaining my fellowship. It was there that the feeling of finally being done with exams really sank in. It was extra special for me because my family was there to share in that moment and then we got to follow it up with a nice extended vacation in Orlando.

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

I've been a little league umpire for over 25 years in my hometown. It started as a way to earn a little money and over the years has transitioned to a way to give back to the community as a volunteer. I have realized that being an umpire shares a lot of the same qualities as being an actuary- you use your best professional judgment to make your best call based on the information you have; and sometimes it seems everyone else will have an opinion about your professional opinion that they are more than willing to share!

November 2023 Member Spotlight – Jack Richards, ACAS

Why did you decide to become an actuary?

One of my neighbors is an actuary and introduced me to the field in high school. I was always good at math but wanted a career in business – and his job as an actuary sounded like a perfect fit! As I learned more about the profession and built my actuarial network, I felt more and more at home.

What aspects of the field do you love?

I really enjoy the level of expertise that every actuary has in our industry and their willingness to share it with the broader actuarial community. No matter which actuary I've talked to, I have loved the ability to learn from their unique expertise and perspectives that they bring from their career. To be a recent addition to that community as a new associate of the class that hit 10,000 CAS members is rewarding, and I look forward to continuing to grow our actuarial community in the future.

What is the best career advice you have ever received?

Early on in my career I had a mentor share that it is important to be purposeful about making an impact in the activities and projects you commit to. I've taken that mindset on various projects, committees, and other initiatives both at work and as a volunteer with the CAS. I feel this mindset has helped me focus my efforts and really drive towards making an impact on everything that I do.

Do you have any advice for those just starting out?

My advice to candidates and new members would be to build your network not only within the actuarial community, but also build your network with other professionals (non-actuaries) in the insurance space. My colleagues who are not actuaries bring a totally different perspective to problems we work together to solve – and this network has helped me understand where they are coming from and how we can amplify our impact on our organization.

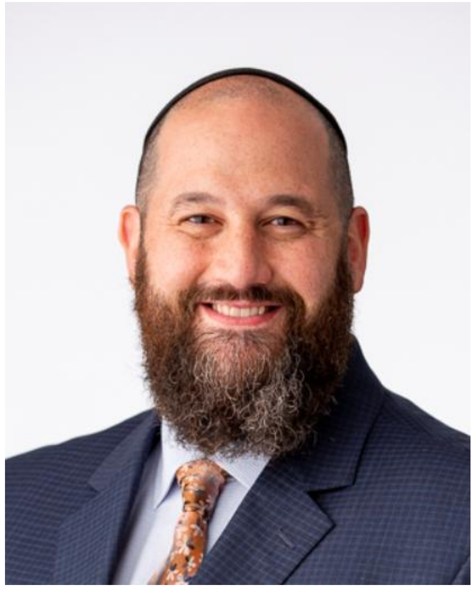
What is your favorite CAS memory?

My favorite CAS memory is pretty easy to pick – I lucked out and received the CAS Trust Scholarship when the Annual Meeting was in Honolulu in 2019! I am very grateful for the CAS' support of my education and actuarial journey, and I enjoyed spending the time in Honolulu meeting other actuaries and learning from their experiences. Additionally, another one of my friends also received the scholarship that year and we enjoyed a brief respite from the cold Midwest that fall.

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

The fun fact is I have a twin brother who is also in the actuarial world! He has focused in the healthcare industry. The not-so-fun fact that I don't typically share: the only actuarial exam we ever took at the same time – he passed and I failed!

December 2023 Member Spotlight – Ari Moskowitz, ACAS



Where do you work and what is your position?

I'm currently Group Chief Risk Officer at Everest, a global P&C insurance and reinsurance company headquartered in Warren, NJ.

Why did you decide to become an actuary?

I majored in actuarial sciences in college because I really enjoyed math and wanted to eventually be in the financial sector. But I decided to start my career as a teacher before I moved into the actuarial field. Teaching was a passion of mine and I loved my years teaching, but ultimately the actuarial career path did provide greater stability and long-term viability for me and my family.

What aspects of the field do you love?

I love the problem-solving nature of what we do. While I can geek out with math problems all day, I more so enjoy putting the tools to task and making a strong business impact.

What is the best career advice you have ever received?

Don't view your career path as linear. Many entrants into the field think that career trajectories are clearly defined paths where each subsequent step is perfectly predictable. I've found my career take many different forms from insurance to reinsurance, reserving to pricing, and individual contributor to departmental oversight. But the steps weren't necessarily down a specific pathway that I traversed through and sometimes the opportunities arose in my peripheral vision. It's important to be at a company that supports non-linear career paths and ultimately can give you the most opportunities. I've personally spent over ten years working at Everest within which I've had many different zigs and zags, included moving away from being the Chief Pricing Actuary into roles beyond traditional actuarial such as Chief Operations Officer and more recently Group Chief Risk Officer.

Do you have any advice for those just starting out?

Always offer to be involved with different projects at work. Raise your hand if someone needs assistance with something and if they don't need assistance then raise your hand anyway! Opportunities don't just fall onto your desk and sometimes you need to put yourself out there to find them. This includes being willing to stretch outside your comfort zone to be involved with new types of work which may require new skills or doing work which may not seem as exciting but will allow you to see aspects of your company that you wouldn't have seen in your role otherwise.

What is your favorite CAS memory?

Getting my associateship at the centennial meeting in NY. Of course there was the excitement of finally being credentialled. Initially I did also feel a bit disappointed to be in NY since I grew up there and thought I had seen it all already but in the end I was also able to see NY like a tourist which was something I never really did before and had an absolute blast.

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

My family history runs through Transylvania! This isn't even ancient history…my paternal grandparents grew up there and we've been able to trace their family history back many generations.