



January 2024 Member Spotlight – Emilie Dubois FCAS



Where do you work and what is your position?

I am a director in the Boston office of WTW. I focus on reserving and funding, particularly for medical professional liability, workers compensation and other commercial lines for captives and self-insureds.

Why did you decide to become an actuary?

Coming out of college, I considered a PhD in economics but after working in economics research after graduation found that was much too esoteric for me. The actuarial field struck me as an option that was still quantitative but much more applied. Because my dad worked in claims for a P&C insurer, I was familiar with the profession, and networking led me to P&C and consulting, where I've been ever since.

What aspects of the field do you love?

I love to tackle the varied challenges that we face every day as actuaries – whether it's trying to answer questions for which we don't exactly have data available or figuring out how to adjust our methods for changing conditions like higher inflation or COVID. I don't think many people appreciate how dynamic insurance/risk is.



What is the best career advice you have ever received?

This didn't come to me as direct advice, but it has been so helpful for me to see how much people in all career phases have the ability to learn, grow and change. When you come out of school, you have the impression that somehow the experienced folks have it all figured out and aren't learning and growing the same way that you are as someone new to the field. But the best people are changing and moving themselves forward all the time! I have had the privilege to work with people who demonstrated this to me from very early on in my career, and its importance is something that's stuck with me as I've become one of those more experienced people myself.

Do you have any advice for those just starting out?

Don't be afraid to ask questions and get involved – you can learn so much more when you can take advantage of the collective knowledge and experience of your other colleagues and fellow CAS actuaries.

What is your favorite CAS memory?

All the time I've spent with so many great people on the exam committee as I led question writing for the past decade or so. It's been great to get to know actuaries from so many different companies and see how committed they all were to volunteering and the profession.

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

While I am terrible artist, I love art and art history. My husband and I have visited art museums, architectural sites and historic houses in 11 countries and 17 states. We don't see any as many as we used to now that we have two kids, but we're working on them! They currently tap out around the hour mark, but there's still time to convert them to art lovers – they're only 8 and 6.



February 2024 Member Spotlight - Carolyn Wise



Where do you work and what is your position?

I am currently Director & Actuary for Small Commercial Segment Actuarial at the Hartford. My focus is on workers compensation. I also work on commercial auto and BOP lines of business.

Why did you decide to become an actuary?

While pursuing my undergraduate math degree, I was undecided as to what I wanted to do post-graduation. I asked a college professor for career advice. They suggested I go into teaching (and not to become an actuary). I was incredibly motivated by that to take on the rigorous process of becoming an actuary. I was excited both by the career and proving to myself I could succeed in getting there.

What aspects of the field do you love?

I love that I am constantly learning from, and being challenged by, my peers. I am fortunate to be surrounded by talented, passionate professionals, who are always willing to share their knowledge. I also love that as an actuary you wear so many different hats – analyst, communicator, researcher, leader, translator....the list goes on. Every day is different.

What is the best career advice you have ever received?

Make lateral moves. If you are learning, you are growing. Also, speak at least once per meeting – this is even more critical in a virtual environment.

Do you have any advice for those just starting out?



Say "yes" to new opportunities and challenges – don't be afraid to step outside your comfort zone. While you may not enjoy every challenge, you might surprise yourself. At a minimum, you will learn something new and will form great relationships along the way.

What is your favorite CAS memory?

When I received my ACAS, the conference was held at California Adventures. We rode the Guardians of the Galaxy ride at least ten times in a row. I learned that for a group of risk-savvy people, actuaries are very much thrill-seekers!

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

If I wasn't an actuary, I would be a florist. I am passionate about information design and there are a lot of similarities. Floral arranging focuses on thoughtful ratios, proportions, and use of color. It is as much a science as an art form.





March 2024 Member Spotlight - Brett Foster, FCAS



Where do you work and what is your position?

I work at NCCI as an Executive Director and Actuary. My current responsibilities include leading a team that does research related to NCCI's experience rating and retro rating methodologies. I also have the privilege of chairing NCCI's Individual Risk Rating Working Group and overseeing the loss cost/rate filing analysis in a few states where NCCI operates.

Why did you decide to become an actuary?

The short story is that in college, I was interested in math, economics and business—but was undecided on how best to leverage that as a career. An actuary from a local insurance company spoke to the math department, which piqued my interest. The actuarial profession hit the sweet-spot at the intersection of my skillset and what I enjoy doing. I passed an exam and landed an internship at NCCI the following summer. The rest is history!

What aspects of the field do you love?

My favorite part of being an actuary is the brilliant people I get to interact with on a daily basis. I'm always learning new things and adapting to various challenges. While my career path has taken me on a journey where I'm now a people-leader, I enjoy that I still have plenty of opportunities to dig deep into an analysis.

What is the best career advice you have ever received?

Early in your career, take full advantage of every opportunity to pass the exams. Finding the time to study tends to get more difficult as you gain experience and take-on additional responsibilities.



Do you have any advice for those just starting out?

Challenge yourself to occasionally step-out of your comfort zone. That can be where the most learning occurs.

What is your favorite CAS memory?

In 2014, I attended the CAS centennial meeting in NYC. It was inspiring to see the “wall of names” which listed everyone who had earned their CAS credentials since 1914.

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

I have become an avid ping pong player the last couple years. I'm not particularly good, but I play weekly at a local table tennis club.



April 2024 Member Spotlight - Emily Donatelli, ACAS



Why did you decide to become an actuary?

I discovered the actuarial profession at the very end of my college career, somehow my mom had heard about it and suggested it. I was a math major with a computer science minor, and I was also taking accounting and other business classes. The actuarial profession seemed like a great blend of all my interests.

What aspects of the field do you love?

The thing I love now is the thing I struggled with initially - the creative way I get to approach problems. That can be a struggle for math-oriented minds who like to know the right equation to use, find one final answer, and get confirmation that they are correct. Actuarial science has an art to it that I really enjoy. I also love the communication opportunity it provides us of taking complex ideas and simplifying them to help guide business decisions.

What is the best career advice you have ever received?

You're not responsible for having all the answers. Focus more on what questions you should be asking.

Do you have any advice for those just starting out?

When you're first starting out there is so much to learn about the profession and we're trying to prove ourselves to the actuarial team, but I would suggest also trying to find a way to get to know people outside of your actuarial department. Building



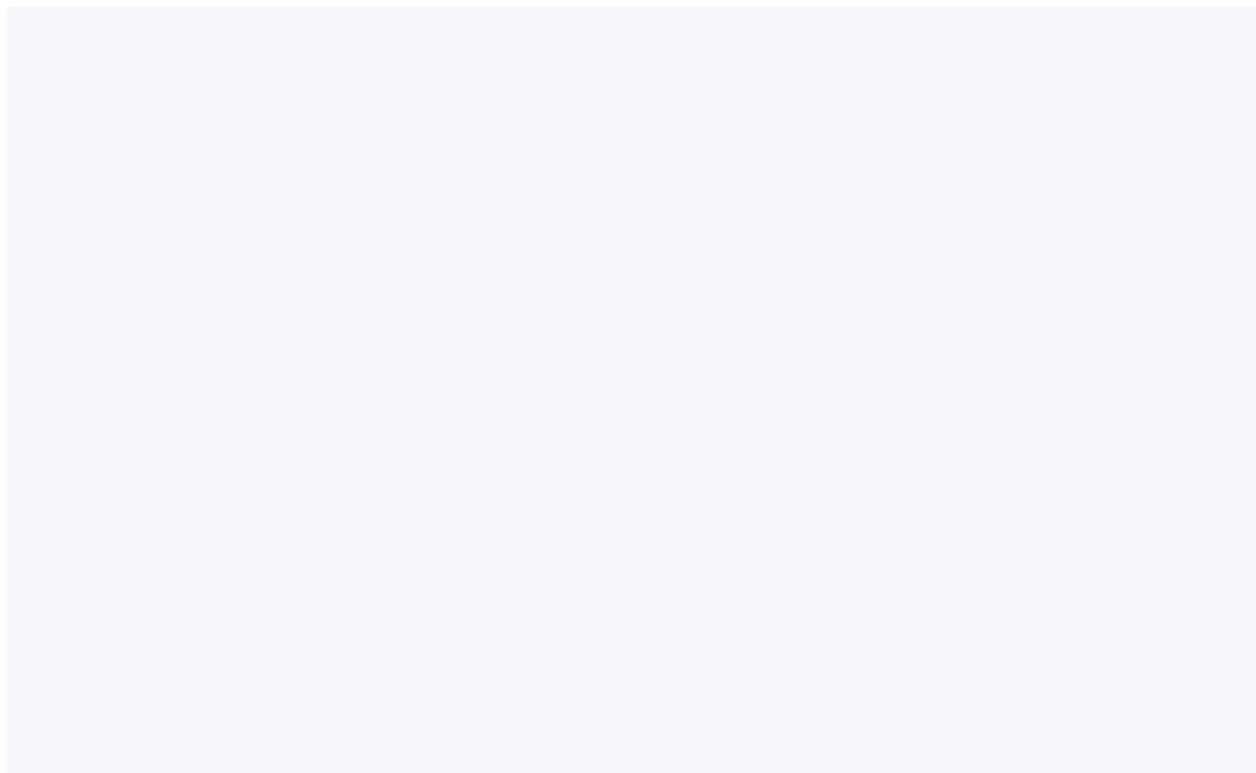
relationships with claims, underwriting, etc. can offer insights to help you better understand the big picture, create opportunities, and build trust.

What is your favorite CAS memory?

My favorite CAS memory was attending my first annual meeting in Seattle for my ACAS conferment. The meeting and events offered a lot, but I especially enjoyed networking with other new ACAS professionals. My actuarial team is smaller, and I've been at the same company most of my career, so it was interesting to get other peoples' perspectives, learn about their experiences, and simply celebrate with others who just got through their associate exams as well!

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

This past year I published a children's book called "[I Want to Be an Actuary](#)," hoping to inspire the next generation of actuaries! It's a fun rhyming story about a sardine; it's not too technical or complicated, but I hope it spreads the idea that math is powerful and can be used to solve problems in our everyday lives. It's also cool that the actuary is the hero.





May 2024 Member Spotlight - Susan Macaulay, FCAS



Where do you work and what is your position?

I am a Senior Pricing Manager with QBE New Zealand. We write commercial lines in New Zealand and some of the Pacific islands.

Why did you decide to become an actuary?

Growing up in the Detroit area with an automotive engineer as a father and a teacher as a mother, I didn't see myself in either career path. A career counsellor at school suggested I follow up with an actuary who had spoken at our career day. I somehow managed to obtain a directory from the local actuary chapter and used it to land a summer job. That was over 30 years ago. I'm still not certain of what I want to be when I grow up, but the field has been great for me.

What aspects of the field do you love?

I've always liked solving puzzles, and mathematical problems are like puzzles. However, more recently, I've tremendously enjoyed mentoring newer actuaries starting their career path. I've had bumps along the road, and I find that sharing those with people lets them know that you can get past the hurdles and keep going.

What is the best career advice you have ever received?

If it was easy, everyone would do it.



Do you have any advice for those just starting out?

(See above.) Actuarial exams can knock your confidence when you don't pass. Remember that even attempting to be an actuary means that you're a lot smarter than average.

What is your favourite CAS memory?

When I learned that I passed my last exam, I was on a road trip from Chicago to California. It was before the days of smart phones, so I gave my father my candidate number and he would check every day to see if results were out. I was at a small-town diner in Wyoming when he called me with the good news. He and my mother joined me in Atlanta to watch me receive my fellowship.

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

I once had to pull my two miniature schnauzers off Graham Norton's labradoodle. Graham was extremely nice about it. We lived in the same neighbourhood at the time.

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

Getting a chance to meet actuaries from all over the globe has meant that I've had to embrace different terminology and techniques. I've also been exposed to many different areas of practice. While I was in the USA, I worked for large companies as part of a pricing team. However, once I went overseas, I always worked in small teams with people doing pricing, valuation (er, reserving!), capital, modelling, analytics, etc, etc. It meant that I had a lot more exposure to other practice areas, and I was able to see the bigger picture.

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

For a small country in the Pacific, New Zealand has a disproportionate share of natural hazards. As part of the Pacific Ring of Fire, we have earthquakes. And last year, we had two 1:100-year non-earthquake events in one quarter: the Auckland floods in January and Cyclone Gabrielle in February. These two events each cost more than ten times any previous flood or storm that we had experienced, and they became the 3rd and 4th most costly natural disasters in the country's history. Given these events and our 9,300 miles of coastline, there is also a great focus on estimating the potential costs of climate change, and it is an exciting emerging field for actuaries.



June 2024 Member Spotlight - Jamie Mills, FCAS



Where do you work and what is your position?

I am currently the director of Pricing Automation and Rate Execution at Allstate. In my current role, I lead a technical team of actuaries and non-actuaries that is responsible for advancing automation efforts in the pricing space and delivering rates into the marketplace. From the CAS perspective, I am currently the volunteer chair for the RPM Planning Working Group.

Why did you decide to become an actuary?

I decided to become an actuary a bit later than most. During the fall semester of my senior year in college, I switched from engineering to explore a career in actuarial science. The idea of applying math to real-world analytical problems intrigued me. One evening, I had a long discussion with a friend who had recently graduated from my school and was working as an actuarial student at a large insurance company in town. That conversation solidified my interest in this career path.

To further explore this interest, I took a 3-month internship at a local actuarial consulting firm. The work was fascinating, and I could see the potential for growth and development in the field. After graduation, I joined Allstate, and I've been passionate about my work ever since.

What aspects of the field do you love?

What I love most about the actuarial field is how dynamic it is. It's always evolving, whether it's dealing with hard and soft markets or the impact of changing weather patterns. This constant change keeps things interesting and challenging. The skills needed are also evolving, becoming more technical and data-driven. With big data and advanced analytics, we can do so much more with the information we have. Plus, innovations in automation are changing how we do our jobs, making routine tasks easier so we can focus on more complex and strategic work. All these factors make the actuarial field exciting, intellectually stimulating, and essential for managing financial stability and risk.



What is the best career advice you have ever received?

"If you are comfortable in a role, it's likely time to move on to something else."

That career advice came from my boss during a pivotal moment in my career. My company has a robust rotation program, which means we get the chance to move into new roles relatively often. One day, my boss told me I was being rotated to a different role. I replied, "And I was just getting comfortable." That's when he gave me this piece of advice that has stuck with me ever since.

It really hit home for me and made me realize that growth happens when we step out of our comfort zones and take on new challenges. Ever since then, I've tried to seek out opportunities that push my boundaries and help me grow, instead of staying in a role just because it's familiar.

Do you have any advice for those just starting out?

My advice is to "own your career" and "find your network." Owning your career means being proactive about what you want. Think about what skills you want to develop and what interests you, rather than focusing on specific job titles. For example, I always ask my employees what skills they want to gain or use in the next few months or years. Jobs can be created around these skills—I know because my last two roles were new positions that came about from conversations with my boss about my interests and goals.

Finding your network is just as crucial, especially in our hybrid or remote work world. New actuaries need to connect with their peers, find mentors, and identify experts in their field. Building these relationships means you'll always have someone to ask questions, share experiences, and get advice from. A strong network is invaluable for both career growth and personal development, making your professional journey much more rewarding and manageable.

What is your favorite CAS memory?

I have two favorite CAS memories.

One of them is from when I served as a chairperson for a CAS Committee. One of our meetings was in person and I wanted to bring some fun to our hard-working committee. I have a vast collection of "nerd" shirts (math, actuarial, Star Wars, superhero, 80s movies, etc.), so I hosted a "Nerd Shirt Contest." Participants wore their favorite or best nerd shirt, and the winner received a token prize, usually a deck of cards. One year, three people showed up wearing shirts with my picture on them. It was a clear three-way tie, so I had to buy a couple of extra prizes during a break.

My second favorite memory is from the 2023 RPM Seminar. The planning committee embraced the fact that the seminar coincided with Pi Day. We wore our favorite Pi gear, offered pie to attendees, and gave away Pi socks as prizes for Pi trivia.



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

I love to swim, both for fun and competitively. I've been a member of my local masters swim team for many years and have traveled across the country for various swim meets and open water races. Interestingly, my wife and I met on our swim team. What I really love about swimming is how excellent it is for exercise and how it can be enjoyed throughout life. I've attended swim meets with participants ranging from 18 to 98 years old and everything in between. The swimming community is incredibly welcoming, both at the local level and during competitions. I've had the pleasure of practicing with other teams while traveling for work or the CAS and competing alongside both former Olympians and beginners who need help getting on the starting blocks. Speed doesn't matter—what matters is being there and participating!

July 2024 Member Spotlight - Eduardo Esteva



Where do you work and what is your position?

I am a consultant with Deloitte in Mexico City. I am Partner Leader of the Insurance Industry Practice and Leader of the Actuarial Services team. I have clients throughout the Americas and in the Caribbean.

Why did you decide to become an actuary?



When I was selecting my Bachelors degree I discovered the actuarial path; it sounded interesting and offered many options globally. Over the years, it has been a great path for me!

What aspects of the field do you love?

- I work as consultant and love
- Supporting clients in understanding and addressing important business issues that they need to resolve
- Tackling new challenges, and finding solutions for them
- Working with different clients and learning from different persons who have another position and career path

What is the best career advice you have ever received?

- Always do the right thing, no matter how difficult.
- Enjoy the journey!

Do you have any advice for those just starting out?

Find what gives you energy and passion and work on it.

Hear the other person's side, learn to empathize with them and understand them -- after that, suggest options.

Build and nurture relationships.

Learn to communicate; remember what Einstein said: **"If you can't explain it simply, you don't understand it well enough"**

What is your favorite CAS memory?

The first time I was invited to speak in the CLRS, it was an incredible honor and challenge

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

I am a scout and had the opportunity to be in a World Jamboree, World Moot and a World Conference

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

Early in my career, it was important for me be part of the CAS because there was not great awareness in USA of what an actuary from Mexico was able to do. Being part of the CAS helped me build my knowledge.



Today, being part of the CAS allows me to continue learning from other actuaries and to be aware of the new trends in P&C. It is great to have a network of friend and colleagues from the amazing CAS community.

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

It is a great challenge! A lot of the countries in Latin America do not have a Bachelors degree in actuarial science, and therefore we face an undersupply of actuaries in the region. This challenge opens great opportunities: to innovate, teach, learn and show what an actuary can add to the society. I feel grateful and passionate about being involved in this effort.





August 2024 Member Spotlight - Katie Pipkorn, FCAS



Where do you work and what is your position?

I am a consulting actuary with Milliman, based in Milwaukee. As a consultant, I assist a wide variety of clients primarily in personal lines and credit risk assignments. I enjoy helping clients solve complex pricing problems and figure out how to reserve in turbulent environments. I also enjoy volunteering, and I currently serve as a vice-chair for the CAS Ratemaking, Product and Modeling (RPM) Seminar as well as the president of the Greater Cedarburg Foundation (a community charity).

Why did you decide to become an actuary?

I am a late convert to actuarial science. I attended Washington University in St. Louis where I majored in architecture. I then worked as an architect for the better part of a decade. As an architect, I worked with amazing people on truly meaningful projects; however, as much as I enjoyed the creative side of things, I felt the need for more math in my life. I reconnected with a high school friend who is a health actuary. She explained her job to me, and I couldn't believe something so perfectly suited to me was out there all along. I began interviewing actuaries to determine what their careers entailed. After meeting with many actuaries, I knew I owed it to myself to switch careers. I dug in for a long, uphill battle balancing a marriage, an 18-month-old daughter, a full-time architectural career, a part-time job helping run a swim lessons program, and an aggressive study schedule.

What aspects of the field do you love?

I LOVE helping people understand their data and maximize its value. I love seeing that "aha!" moment in someone's eyes when you share new insights with them. I love that



actuarial science is constantly changing and evolving, which promotes continuous learning for those of us fortunate enough to call actuarial science our career.

What is the best career advice you have ever received?

Have a vision for your career and share that vision with the people around you. People generally want to help you achieve your goals, but they cannot help you achieve what they do not know you are aiming for. Spend time planning and setting clear written goals. Use your goals as a guide but do not let their rigidity stop you from seizing unexpected opportunities that come your way.

Do you have any advice for those just starting out?

Get a mentor, preferably someone outside of your company. Have someone you can bounce ideas off of, someone you can lean on, someone who believes in you. I have been lucky enough to have had many mentors in my life, these people have truly shaped me into the person I am today. I was fortunate enough to win the Elizabeth M. Mauro scholarship for people changing careers through the Actuarial Foundation. In addition to the incredibly generous financial help this scholarship provided, it also gave me with an even greater gift, a truly amazing mentor, Amy Green. Having someone to talk to in those early days, someone to help me to navigate the exams and a new career was an immeasurable blessing. I continue to seek the mentorship of Amy and many others, and I also try to serve as a mentor to others.

What is your favorite CAS memory?

Attending my first incredibly technical session at a CAS RPM Seminar and hearing very complex mathematical topics discussed in front of a whole group of engaged individuals. I felt like I had finally found “my people!”

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

I love all things water. Whether that is swimming, boating, rowing, kayaking, water slides, or watching the kids run through the sprinkler. I swam competitively in high school. I started my college athletic career swimming, and I finished it rowing. There is truly nothing like 8 people pulling oars in perfect unison, hearing the oars slam into the oarlocks in a powerful boom, and feeling the boat fly over the water with grace and speed. I am still in and on the water as much as my schedule allows. Although I have long since given up competing, I still swim several days a week on a masters swim team. My coach is a truly inspiring Paralympian, and my teammates range from world-class athletes to busy parents trying to squeeze in a little exercise.



September 2024 - Melissa Epstein, ACAS



Where do you work and what is your position?

I work at Verisk (formerly known to many in the industry as ISO). I am a Senior Actuarial Analyst.

Why did you decide to become an actuary?

In college, I was a math major who didn't really know what she wanted to do as a career. I had always heard of "actuary" as a good choice for those with a math background. My first year out of college, I took my first exam and spoke with everyone I possibly could to learn more about the profession firsthand. Even so, when I got my first job a few months later, I still didn't entirely know what I was getting into. However, as I expected, the more I got into the work, the more interested I became in the data we work with.

What aspects of the field do you love?

While growing up, I loved math because there was always a certain answer. There may have been multiple ways to reach it, but there would be one answer. In insurance, the complete opposite is most often the case. You're constantly working towards a solution, but there isn't a textbook answer like in algebra or calculus. However, that's what makes actuarial work so interesting. It's often a matter of evaluating what the best answer is by taking a variety of approaches and discussing them with your colleagues. The actuarial judgment we have to use is much different than the skillset we would've needed in math class, but that's what can make the problems we face thought-provoking.



What is the best career advice you have ever received?

While not a specific piece of wisdom, one of my first managers always encouraged me to ask questions. This was especially useful when I was first starting my career and trying to understand the basics. However, it's still important to remember now and going forward. There's never harm in asking clarifying questions to ensure you understand something or even to ask for help if you find yourself stuck.

Do you have any advice for those just starting out?

Based on my own personal experience, I would say that even if you happen upon the career after college, you shouldn't allow that to impede you from pursuing it. Jumping into the amount of studying that an actuarial exam takes can be daunting when doing it on your own, but ultimately (in my opinion), the decision to do so has been worth it. Additionally, try to find others who are also taking exams. Having a community around you of people who are going through the same stressful experience can be a great support system.

What is your favorite CAS memory?

I knew that once I became a member of the CAS, I wanted to do some volunteering. I had really enjoyed my COP, so I decided to volunteer for the Professionalism committee (as well as a few others). This past June, I helped facilitate the COP in Seattle. I really enjoyed getting to meet/work with the more experienced actuaries also helping run the course, as well as having lively discussions with candidates who were in a very similar position to mine a year prior.

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

For the last 3 years, I've been playing in cornhole leagues in NYC (yes, even during exam season). It's been a great way to meet new friends, as well as allow my brain to relax a little bit from work and studying. As much as I would love to be able to enjoy a book or learn a new language during the evenings that I'm not studying, it's great to have a "competitive" outlet. And not to brag, but in addition to being able to pass my CAS exams, my teams have also won several cornhole championships.