A DAY IN THE LIFE OF AN ACTUARY

MATH / ACTUARIAL DEPARTMENT

PRESENTATION BY:
JOHN BUCHANAN, FCAS, MAAA
WCU ‘79

A Day in the Life of an Actuary *

Thursday 4/24/2025 12:00-1:30pm

Lunch 12-1230
Introduction by Eliza Zimmerman *[5 mins]*

A Day in the Life of an Actuary *[25 mins]*
- Icebreaker *(assistance by Eliza)*
- Typical issues to solve *(data analysis/class/lag analogies: pyramids, pets, triangles, frogs, covid)*
- Bringing in other fields like Behavioral Economics *(biases, overconfidence, winners curse)*
- Emerging issues and technologies *(AI/Gen AI – Machine Learning, NLP, Image Recognition, etc.)*

Career Management *[15 mins]*
- A Great Resume, interviewing tips, reading job descriptions, internships / mentoring
- What are employers looking for
- Following your interests to help with success, lateral movements during a career

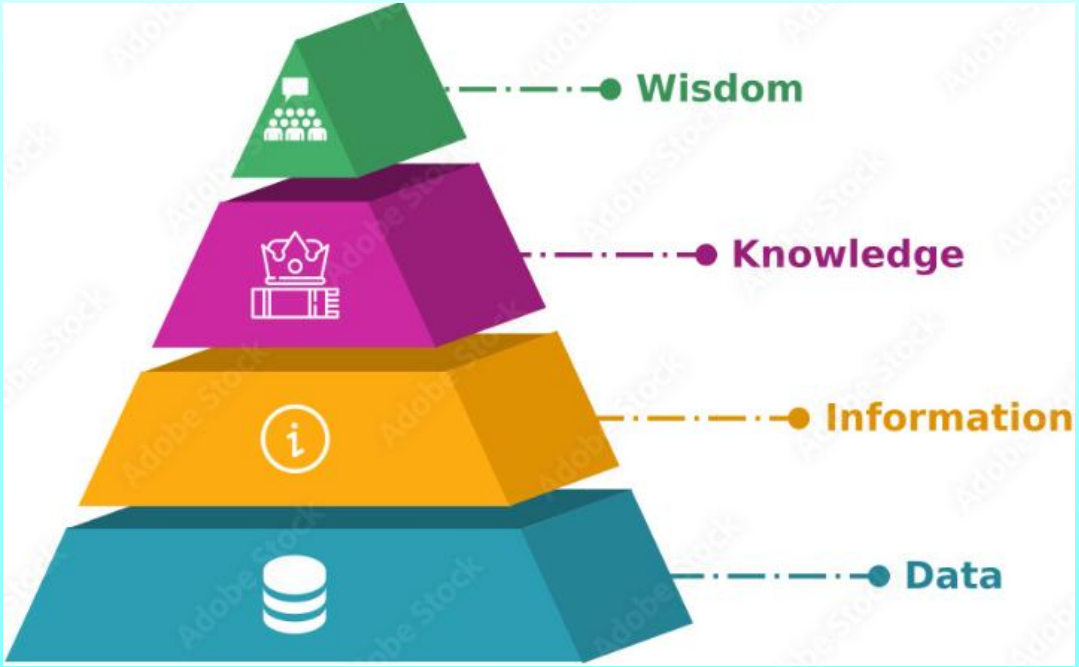
Q&A *[15 mins]*

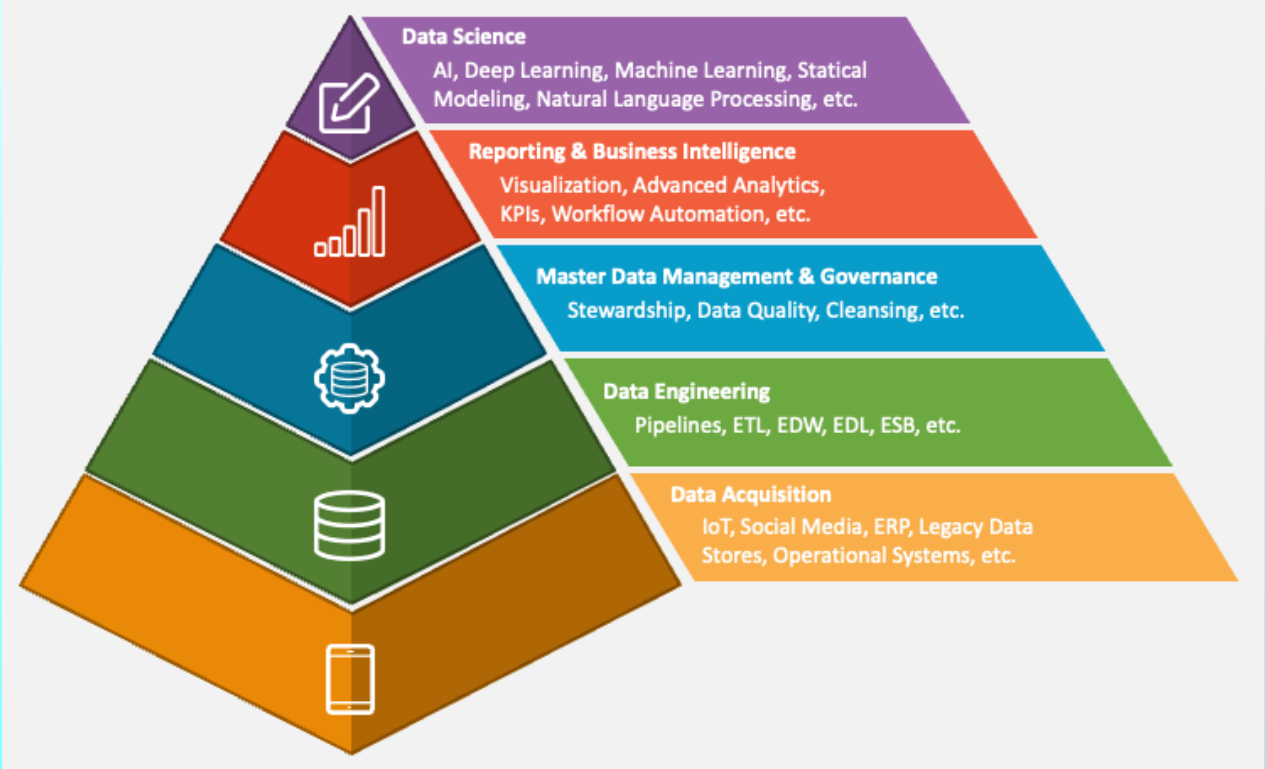
Appendix
* Multiple Days in Multiple Lives - *acknowledgements and presentation links*
Math Makes Me Better – *across many disciplines*
Entry Level Job Market Presentation – *Sally Ezra (Recruiter)*

Day in the Life

Basic Presentation

DATA ANALYTICS PYRAMID - DIKW
TRADITIONAL AND ENHANCED





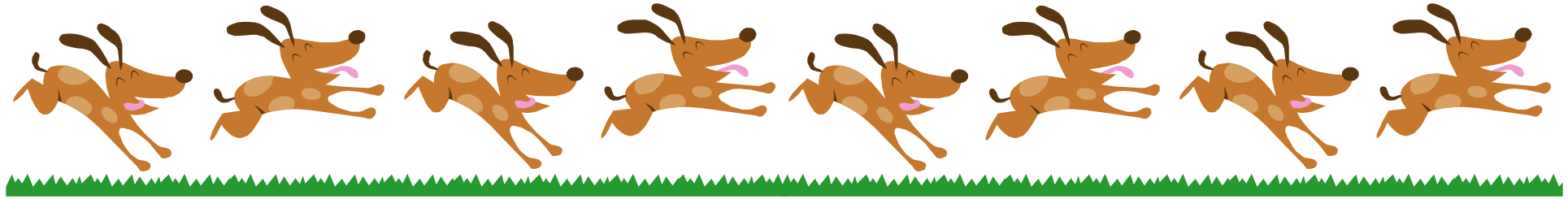
AS AN ACTUARY, I …

- Design products
- Price them
- Help decide how they are sold
- **Figure out what can go wrong**
- **Protection in case they do (reinsurance)**

Source: Gratefully adapted from materials provided by Samantha Engel, ASA, A&H for CARe 2014 Student Program

DESIGNING AND PRICING AN INSURANCE PLAN

- Come up with an idea
  - **Pet insurance**
- Decide who will buy it
- Find out what they want
- Decide what to put in the plan
- Figure out how much it costs

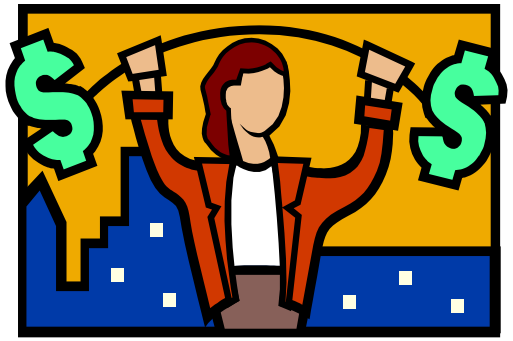


WHAT DO OUR CUSTOMERS WANT?

- Routine care
  - Shots
  - Check ups at the vet
  - Flea control
- Emergency care
  - Accident
  - Sickness
- Loss of pet
- Other care
  - Lost animal assistance
  - Exercise care
  - Obedience school

WHAT DO WE CONSIDER WHEN SETTING THE PRICE?

- What do the services cost?
- How many services will be used and how often?
- Is it the same for cats and dogs?
- Can you think of anything else that we should consider?



DETERMINING COST AND UTILIZATION

- Cost is easy
  - How much does a visit to the vet cost for a dog? $35
  - For a cat? $40
- Utilization is harder
  - Routine service are easy to predict (shots once a year, regular checkup, flea treatments twice a year)
  - Sick visits must be predicted
  - Dogs tend to have more sick visits (generally spend more time outside than cats)
- Figure out cost and utilization for all covered benefits

LET'S BREAK DOWN THE FORMULA

- Benefit cost per pet per month = Utilization x Cost/12 Months/1,000 pets

- Utilization = Annual visits for 1,000 pets
- Cost = $ cost per visit
- Per Month = Annual amount/12 Months
- Per Pet = Amount for 1 pet

- Annual Benefit Cost = Cost x Utilization = $ annual cost for 1,000 pets
- Monthly Benefit Cost = Annual Benefit Cost/12 months = $ Monthly Cost for 1,000 pets
- Monthly Benefit Cost per Pet = Monthly Benefit Cost/1,000 pets = $ Monthly Cost for 1 pet

[Total cost = Frequency x Severity, each model component can be parameterized and simulated including process and parameter variance]

BENEFIT COSTS FOR A DOG

Service	Utilization (visits/1,000 dogs)	Cost	Months	Dogs	Cost per dog per month
Emergency	100	$75.00	12	1,000	$0.63
Routine vet visit	800	$35.00	12	1,000	$2.33
Sick vet visit	300	$35.00	12	1,000	$0.88
Shots	800	$100.00	12	1,000	$6.67
Flea treatments	1,600	$20.00	12	1,000	$2.67
Lost dog assistance	20	$200.00	12	1,000	$0.33
Total benefit costs					$13.50
Risk charge					$0.70

You can also look at other characteristics that could affect the price:

- Age of pet
- House vs Outdoors
- What can go wrong? rogue animals, disease, food supply issues, natural perils, cyber risks, …

Introduction to Actuarial Triangles (lag analysis) – Frog Style

Meet **Adam, Traci, Gary, and Ted** – each become full frogs 3 months apart
They leap from Lilypad to Lilypad, from **left to right**, catching flies along the way
In a **normal year**, the number of flies they catch at each Lilypad **starts at 1000**, and by the 5th quarter is 1
What is **known** is to the **left** of the thick line, and what is **projected** is to the **right**

Adam (4Q2019)

Traci (1Q2020)

Gary (2Q2020-Covid)

Ted (sometime 2021)

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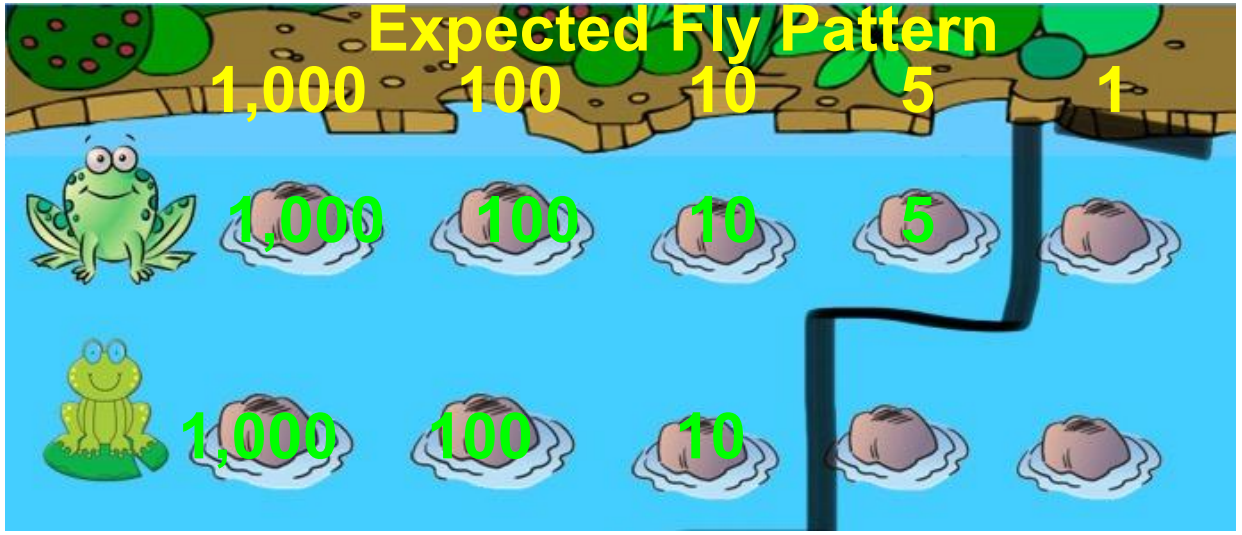

Q4: How many flies do you project that Adam would still catch?

Q5: How many flies do you project that Traci would still catch?

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Introduction to Actuarial Triangles (lag analysis) – Frog Style

But now under Covid, depending upon the category, could be much lower. We investigate for GL 12 categories, ranging from **A**uto transportation, **F**ood processing, **H**otels, **O**ffices, **R**estaurants, and **S**chools

Adam (4Q2019)

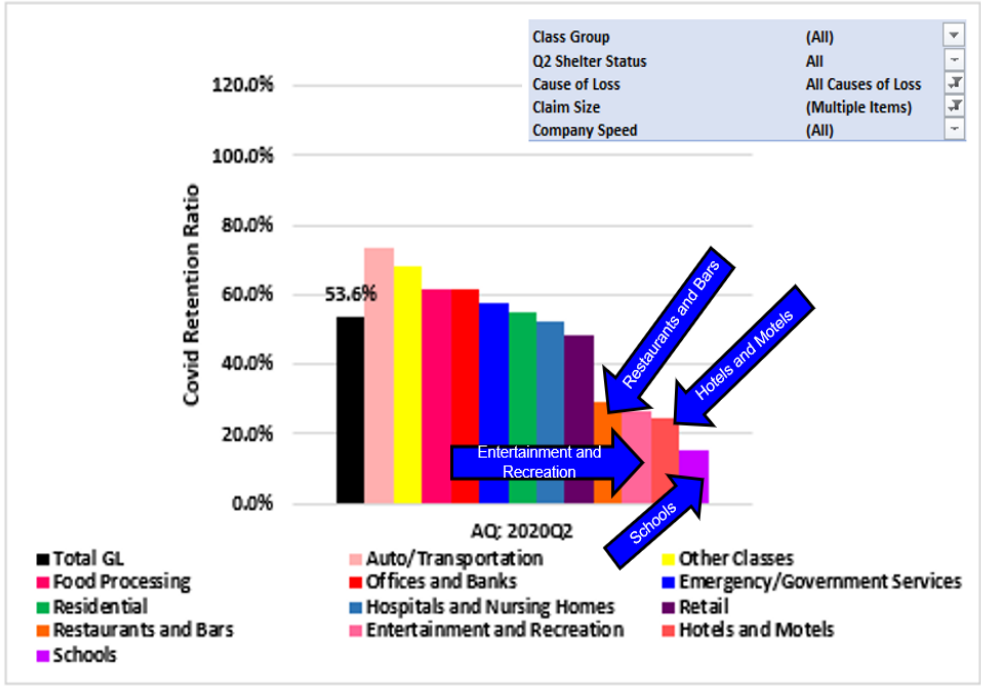
Traci (1Q2020)

Gary (2Q2020-Covid)

Ted (sometime 2021)

Figure 1: Incurred Claim Count (I+A)

Illustrative



Source: ISO SOLM – AQRQ, data through 9/30/2020

Q6: Which of the 6 categories expect the smallest drop-off? (AFHORS)

Q7: Which do you expect the biggest drop-off? (AFHORS)

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The Winner's Curse and Other Real World Expletives

Actuaries love the logical, rational methods of mathematics and statistics. But our real-world data and contexts are sometimes complex, often messy, and always imperfect. Incomplete information requires us to make assumptions that are necessarily influenced by the frame of our experience.

This session will draw on principles of behavioral economics and the new joint IFoA/CAS GIRO Report on Property Per Risk Reinsurance for the British Actuarial Journal to explore market challenges including the Winner's Curse, Information Asymmetry, and Overconfidence – and discuss how actuaries can face these challenges with a minimum of swear words.

Institute and Faculty of Actuaries

Source: IFoA/CAS – GIRO Award Winning Paper – 2017 (17 global authors)
Presentations: John Buchanan, Ana Mata, Alice Underwood; CAS R-3 Hawaii 2019-11 and CARe C-34 Wash DC 2017-06

What is the right answer?

"Actuaries are typically involved in modeling or analyzing risks using **faulty data** – data that are both incomplete and error-prone. This data is from the past, but the present is different from the past and the future will be different from the present. We combine all this with **subjective inputs** from various sources, some of which are of uncertain reliability if not outright biased. If we then produce a single answer as a result, the only thing we know for certain is that the final outcome won't match our answer. In other words, our answer will be wrong. If the only assurance we have is that our answer will be wrong, where does the value from the actuarial analysis come from?"

Institute
and Faculty
of Actuaries

Source: Blanchard, Ralph, "Getting to the right answer". The Actuarial Review, Vol 38, Number 3, August 2011

SO… HOW DO HUMAN BEINGS **INCLUDING ACTUARIES** ACTUALLY ANALYZE IMPERFECT, INCOMPLETE **DATA?**

Institute and Faculty of Actuaries

Audience Question (Anchoring Illustration)

Marie Skłodowska Curie (b. 1867) was a Polish and naturalized-French physicist and chemist who conducted pioneering research on radioactivity. She was the first woman to win a Nobel Prize, the first person and only woman to win twice, and the only person to win a Nobel Prize in two different sciences.

- Do you believe Marie Curie lived to be more than **28** years old?
- How old would you estimate Marie Curie was at time of death?

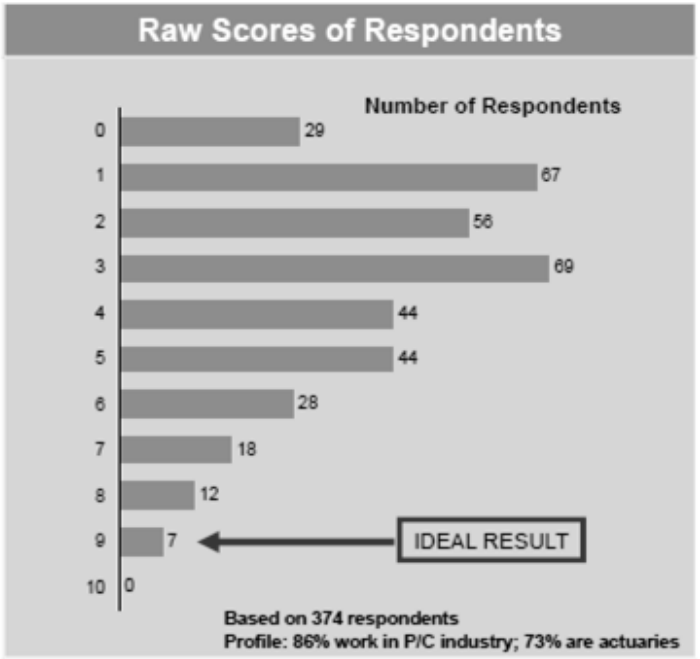
- Do you believe Marie Curie lived to be more than **103** years old?
- How old would you estimate Marie Curie was at time of death?

Institute and Faculty of Actuaries

Note: half of the audience given facts on left, others on right

Overconfidence

- Metaknowledge = understanding of the limits of knowledge
  - "Known unknowns" and recognition of "unknown unknowns"
- We humans tend to believe we know much more than we do
  - Development of metaknowledge not typically part of formal education
  - Metaknowledge is rarely recognized or rewarded in practice
- Underwriters and actuaries are not immune!
  - Towers Watson "Confidence Quiz"



Institute and Faculty of Actuaries

Steve Lowe, CARe 2012

Winner's Curse

- "Wisdom of Crowds"
  - Asked to estimate some quantity from a given set of data, people tend to generate a wide range of estimates
  - The average of the estimates can be a good estimator
  - In GIRO prediction surveys, the mean prediction has scored consistently better than the majority of respondents
- But sometimes extremes are more important than the mean
  - Highest bid at auction
  - Lowest quote for (re)insurance
- The "winner" is likely "cursed" by paying too much for the goods at auction or obtaining insufficient premium for the insured risk
  - Winner's Curse GIRO Working Party, 2009

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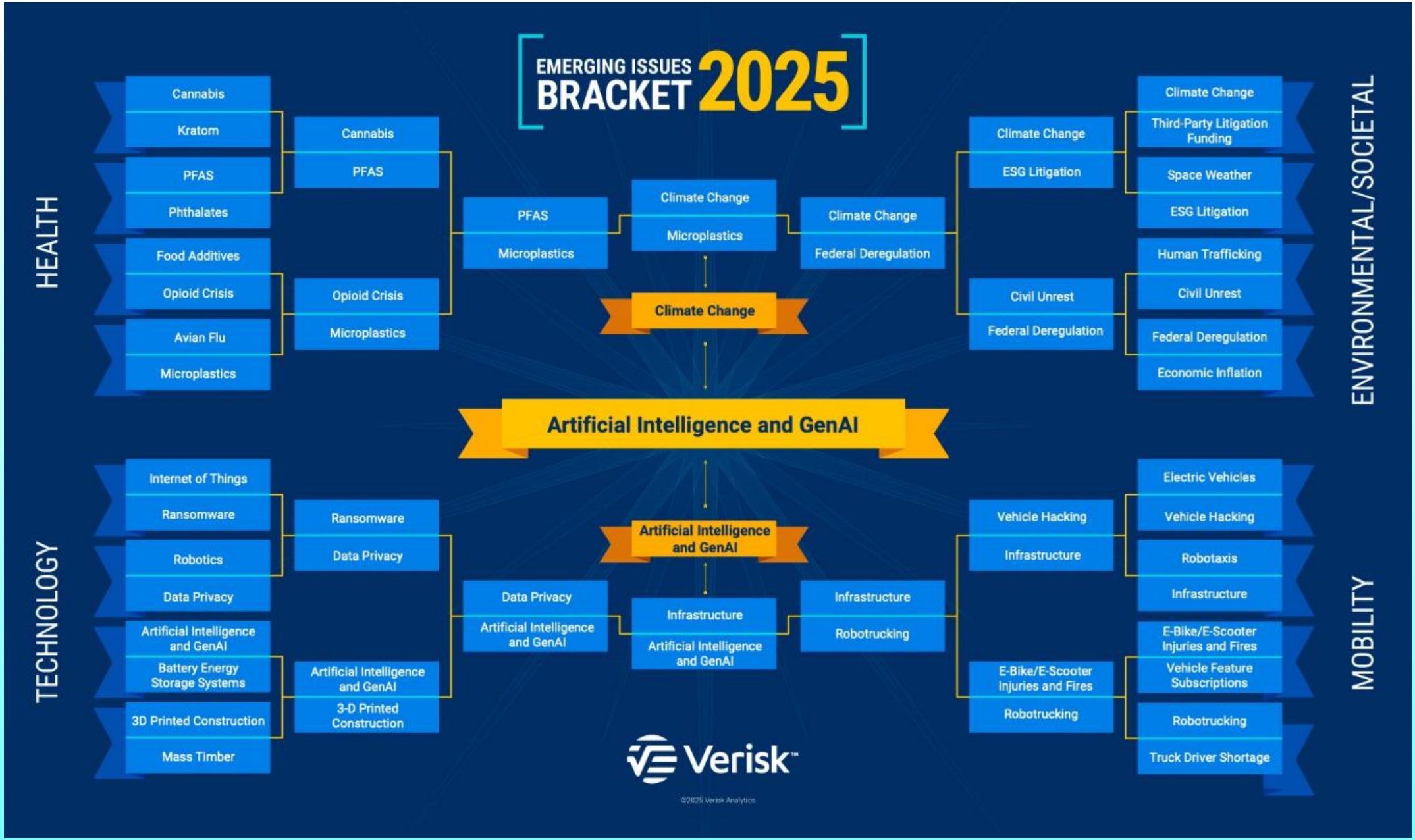
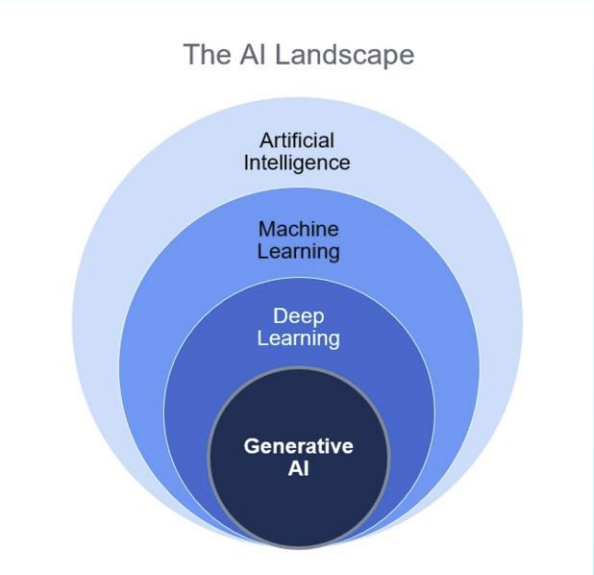
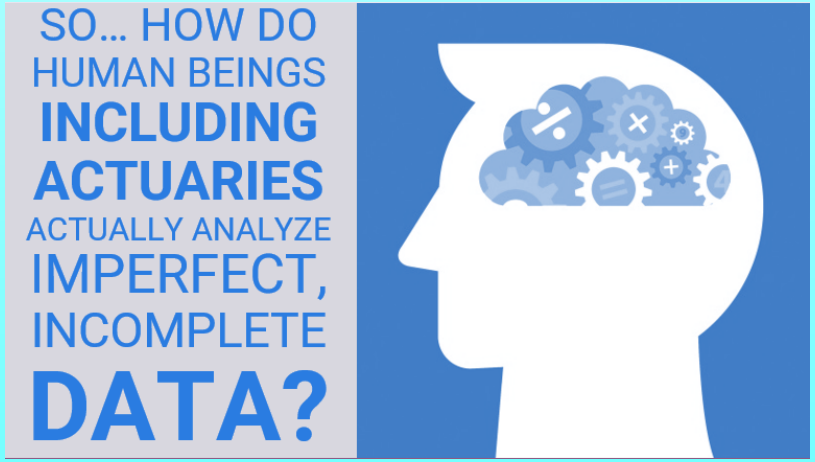


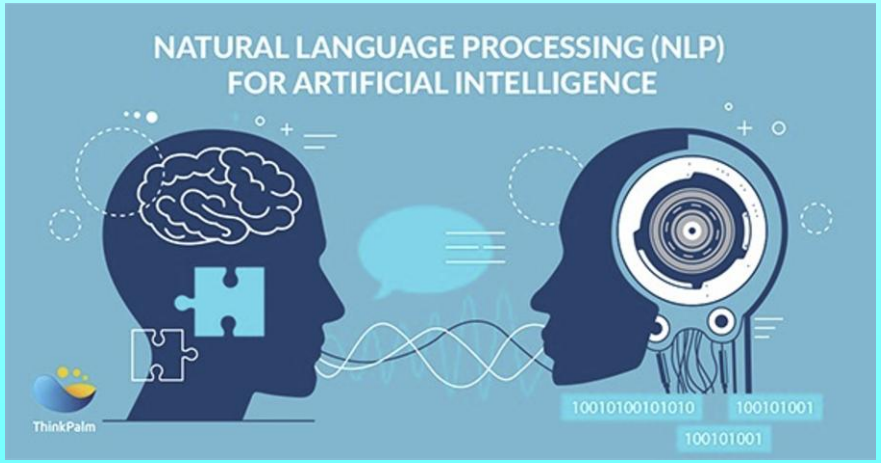
Source: Verisk/ISO – Emerging Issues Bracket Challenge (industry survey) – 2025-04 (Greg Scoblete, CPCU)

Artificial Intelligence and Gen AI Basics

- **ChatGPT**, Copilot, Deepseek, … *(AI foundation/buzzwords)*
- **Discord** delivery *(Image based AIs – GenAI)*
  - Stable Diffusion *(diffusion.gg)*
  - Midjourney
  - Etc.
- **Chatbot** *(NLP – trained)*
  - Sales reports
  - Training docs
  - Interact with information *(repetitive labor)*
- **Insurance (AI application)**
  - Possible big tech overhaul
  - Survival tables
  - Natural Language Processing *(NLP)*
  - Image Recognition
  - Machine Learning *(RPA-Robotic Processing Automation – embedded software)*
  - PII issues







AI – NLP / Image Recognition (for Verisk/ISO Industry Panel - 2024)

A. Use Case (Commercial Property)

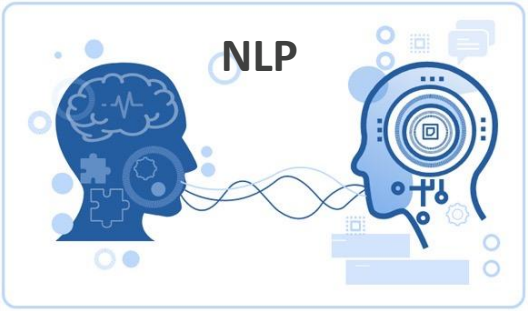
- For incomplete data without occupancy/construction scheme
- Verification of existing data

Natural Language Processing (NLP)

- Converting descriptions of properties to occupancy/construction codes
- Significantly reduce manual data review and entry of codes

Image Recognition (IR)

- Assigning occupancy/construction codes based off pictures of properties



B. Complexities:

- Training data
- Manual overrides
- Multiple buildings per address/policy

PSOLD 2023 Rating Group	CSP	AIR Touchstone Code	Lloyds/IICI - Comm'l/Mfg/Re	PSOLD 2023 Rating C	
12	900	342	Commercial	Churches	Churches and Synagogues
13	1052	346	Commercial	Schools	Schools, Academic
14	702	315	Commercial	Offices and Banks	Non-Governmental Offices and Banks
15	431	312	Commercial	Other Mercantiles - Retail/W	Retail or Wholesale - Sole Mercantile Occupa ot Fire Class Rated, Large Area (Over 15,000 Sq. Ft.)
15	432	312	Commercial	Other Mercantiles - Retail/W	Retail or Wholesale - Sole Mercantile Occu ot Fire Class Rated, Large Area (Over 15,000 Sq. Ft.)
15	433	312	Commercial	Other Mercantiles - Retail/W	Retail or Wholesale - Multiple Mercantile O , Not Fire Class Rated, Buildings Only - Large Area (
15	434	312	Commercial	Other Mercantiles - Retail/Wh	Retail or Wholesale - Multiple Mercantile Occupancy, Not Fire Class Rated, Buildings Only - Not Large Ar
16	511	312	Commercial	Other Mercantiles - Other	Risks Having Low Susceptibility Personal Property, NOC
16	520	312	Commercial	Other Mercantiles - Other	Wearing Apparel, Textiles, Shoes
16	531	312	Commercial	Other Mercantiles - Other	Alcoholic Beverages other than Bars
16	532	312	Commercial	Other Mercantiles - Other	Food Products including Retail Bakeries (no baking and no cooking on premises; sales only); Beverages c
16	533	312	Commercial	Other Mercantiles - Other	Retail Bakeries - Baking on Premises (No delivery to other outlets)
16	534	312	Commercial	Other Mercantiles - Other	Food Products with Limited Cooking, Excluding Bakeries
16	550	312	Commercial	Other Mercantiles - Other	Motor Vehicle (Auto, Aircraft, Marine) Sales, No Repair
16	561	312	Commercial	Other Mercantiles - Other	Boat and Marine Supply Dealers

C. Avenues of Exploration:

- **NLP**
  - results with confidence flag to review output
- **Image Recognition**
  - linking image to business name to arrive at occupancies

Source: Verisk/ISO – Excess and Reinsurance Panel – Fall 2024

Career Management

A GREAT RESUME

- Jane has her exams listed immediately.
  - As a student, exam passage is a great indicator of capability when you have little to no experience.
- If you don't have any actuarial experience, put applicable coursework and projects above experience
- Include other involvements and interests as indicator of broad background, whether related to your chosen field or not

NAME, DESIGNATION/ADV. DEGREES (if applicable)

City, State | Phone | Email | LinkedIn

ACTUARIAL DESIGNATIONS/EXAMS (IF APPLICABLE)

Typed out Designation (Abbreviated Designation), Year
"Passed or Sitting for" SOA/CAS Exam, Date Passed
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"Passed or Sitting for" SOA/CAS Exam, Date Passed

EDUCATION

College Name, City, State
Degree, Concentration, Graduation Month Year

CLASS PROJECTS

- Project Description
- Project Description
- Project Description
- Project Description

EXPERIENCE

Company Name, City, State — **Month Year – Present**
Title

- Relevant Duties in present tense
- Relevant Duties
- Relevant Duties
- Relevant Duties

Company Name, City, State — **Month Year – Month Year**
Title, Month Year-Month Year

- Relevant Duties in past tense
- Relevant Duties
- Relevant Duties
- Relevant Duties

Title, Month Year-Month Year

- Relevant Duties in past tense
- Relevant Duties
- Relevant Duties

TECHNICAL SKILLS

Program, Program, Program

INVOLVEMENT

Organization, City, State — **Month Year – Month Year**

- Description

Organization, City, State — **Month Year – Month Year**

- Description

School, Exams, Work

While in school:

- Learn Excel at an advanced level
- Learn SQL, SAS, or R
- Learn Python
- Learn AI/Gen AI Basics – eg ChatGPT, etc.
- Pass 2 exams – most common are 1/P and 2/FM
- Keep your VEEs in mind
- Have a professional grade LinkedIn profile

Great work experience and resume builders:

- Actuarial internship
- Related to actuarial internship
- Any employment!
- Hone marketable skills
- Volunteer

Your Personal LinkedIn
Michael’s Example

Remember, your LinkedIn profile is an online resume!
Take it seriously; anyone can see it.

Side note: be aware of your other social media presence…

Be the professional an employer wants to hire!

Let Your Market Knowledge Set You Apart

- Find out as much as you can about the company, the position, and with whom you are speaking
- Review the company website, including the LOB information, who they serve, the “About” pages, and “News/Press Releases” pages
- Read through the job description and think of examples you can give of your relevant experience
- Look up your interviewer on LinkedIn to learn more about their background

Be prepared to explain why you are interested in the company and position for which you are interviewing

- Companies want to hear you want this job, not just a job
- Emphasize what you can offer them, rather than what they can offer you

Showcase your market knowledge with great answers to these questions

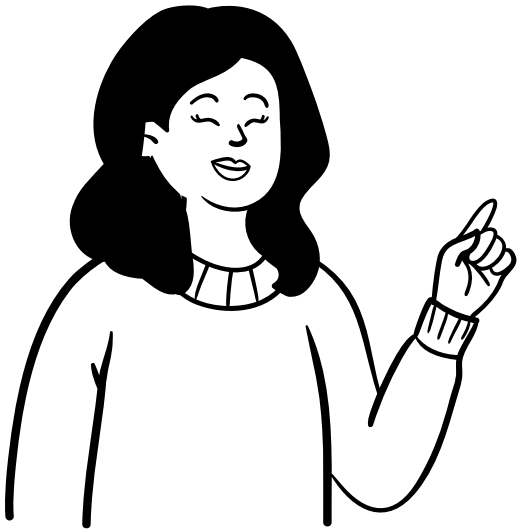
What does an actuary do?

What's going on in the industry right now?

Describe a time when you have had to work with a particularly large data set

What do you know about our company?

Why would you choose life over health (or P&C or pension) insurance?

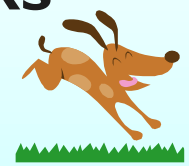


Appendix

and Presentation Links

A Day in the Life of an Actuary

Acknowledgments, Presentations, and Other Links



Pet Insurance and Emerging Issues – University Student Program *(CARe 2014-07)*
Initially prepared with thanks to: Samantha Engel (ASA-A&H); Kevin Hilferty (Reinsurance); adapted by John Buchanan (FCAS)

Information Emergence Lag and Wrong Signaling *(Physicians-2011-11, Covid-2020-06)*
https://core.verisk.com/Insights/Emerging-Issues/Articles/2020/June/week5/Information-Emergence-Lag-and-Wrong-Signaling

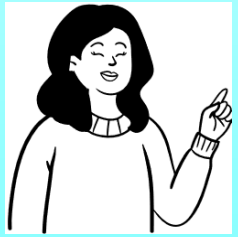
Emerging Issues and Descriptions *(Verisk Bracket Challenge –AI/GenAI 2025-04)*
https://core.verisk.com/Insights/Emerging-Issues
https://core.verisk.com/Insights/Emerging-Issues/Articles/2025/April/Week-2/2025-Emerging-Issues-Bracket-Challenge-Results

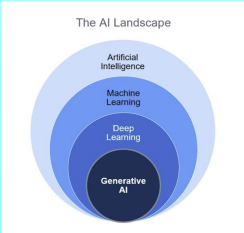
Webinar: Profitability and Company Loss Development Speed | Verisk *(incl. hockey sticks, whiskers, snakes, penguins 2018-09)*
https://www.verisk.com/resources/webinars/2018/9-11/

IFoA UK-CAS GIRO Paper *(incl. Behavioral Economics-2017-08)*
https://www.actuaries.org.uk/system/files/field/document/IFoA-CAS%20Intl%20Pricing%20Research%20GIRO%20WP%202017-08-Property%20Per%20Risk%20%28reprint%29.pdf

Professional Education | Society of Actuaries
https://www.soa.org/research/research-institute/

Professional Education | Casualty Actuarial Society
https://www.casact.org/professional-education?fa=search

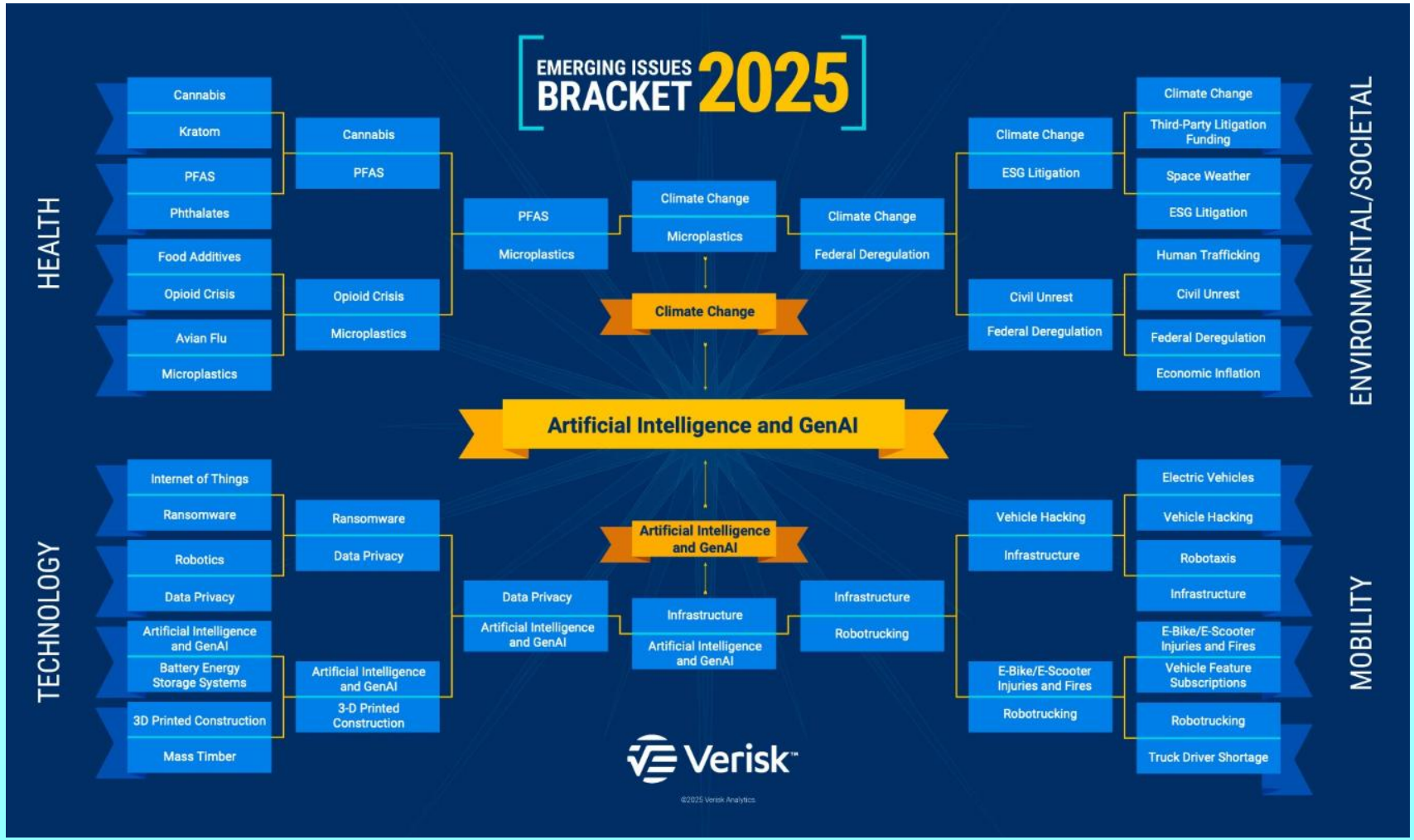




Career Management – Recruiter Perspective *(Sally Ezra 2025-05)*
https://www.linkedin.com/company/ezra-penland-actuarial-recruitment/

Mathematics Department - WCU of PA *(S2025 courses)*
https://www.wcupa.edu/sciences-mathematics/mathematics/

Math Makes Me Better and What Would Ben Franklin Do *(multi-discipline education/projects across Sciences and Math and elsewhere)*
https://mathmakesmebetter.com/ https://whatwouldbenfranklindo.com/ (F2025/S2026 under construction)

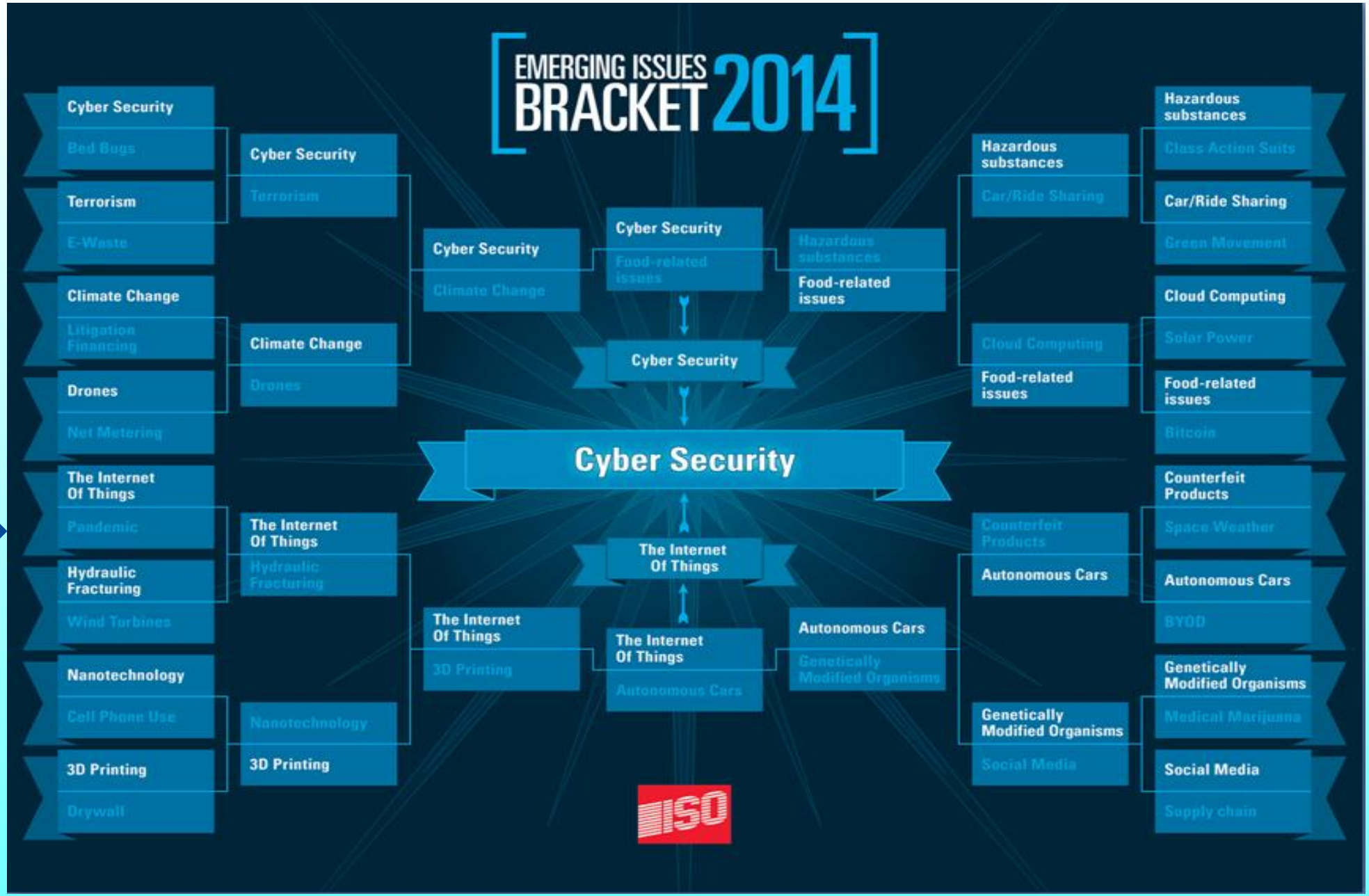


Not only did AI repeat, but the results were as lopsided in 2025 as they were in 2024—a strong signal that AI remains a top-of-mind concern. And it may prove to be an eventful year for AI.

For one thing, AI agents—semiautonomous software assistants that can steer computers, surf the web, and execute tasks—are finally being commercialized after nearly a decade of development.[1] These agents are built using the same large language models that power other GenAI applications (chatbots, coding assistants, image generators, etc.).[2]

https://core.verisk.com/Insights/Emerging-Issues/Articles/2025/April/Week-2/2025-Emerging-Issues-Bracket-Challenge-Results

Pandemic



Source: Verisk/ISO – Emerging Issues Panel - 2014

The Entry-Level Actuarial Job Market

Sally Ezra
Ezra Penland Actuarial Recruitment

A GREAT RESUME

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EDUCATION

College Name, City, State
Degree, Concentration, Graduation Month Year

CLASS PROJECTS

- Project Description
- Project Description
- Project Description
- Project Description

EXPERIENCE

Company Name, City, State — **Month Year – Present**
Title
- Relevant Duties in present tense
- Relevant Duties
- Relevant Duties
- Relevant Duties

Company Name, City, State — **Month Year – Month Year**
Title, Month Year-Month Year
- Relevant Duties in past tense
- Relevant Duties
- Relevant Duties
- Relevant Duties

Title, Month Year-Month Year
- Relevant Duties in past tense
- Relevant Duties
- Relevant Duties

TECHNICAL SKILLS

Program, Program, Program

INVOLVEMENT

Organization, City, State — **Month Year – Month Year**
- Description

Organization, City, State — **Month Year – Month Year**
- Description

School, Exams, Work

While in school:

- Learn Excel at an advanced level
- Learn SQL, SAS, or R
- Learn Python
- Learn AI/Gen AI Basics – eg ChatGPT, etc.
- Pass 2 exams – most common are 1/P and 2/FM
- Keep your VEEs in mind
- Have a professional grade LinkedIn profile

Great work experience and resume builders:

- Actuarial internship
- Related to actuarial internship
- Any employment!
- Hone marketable skills
- Volunteer

Your Personal LinkedIn
Michael’s Example

Remember, your LinkedIn profile is an online resume!
Take it seriously; anyone can see it.

Side note: be aware of your other social media presence…

Be the professional an employer wants to hire!

Where to get Industry Knowledge and Insights

- Connect with Actuaries with shared interests
- Connect with DePaul Alumni

Industry Reading:

Carrier Management

INSURANCE JOURNAL

INSIGHT
Milliman insight

coverager

AMERICAN ACADEMY OF ACTUARIES
Contingencies

STUDENT CAS CENTRAL

Reinsurance News

INFOGRAPHICS
Infographic archive

SOCIETY OF ACTUARIES®
Candidate Connect

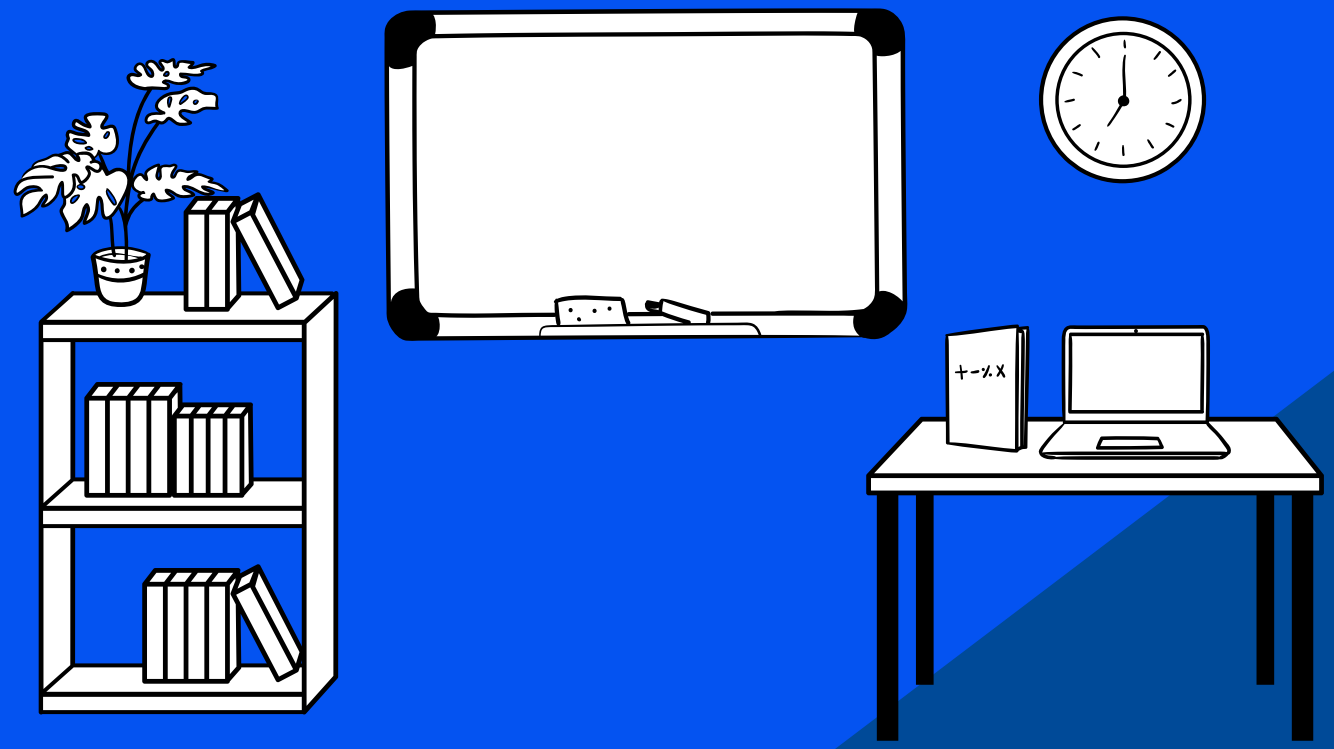
CAS INSTITUTE

Future Fellows Newsletter

Our quarterly newsletter for CAS Candidates

Research companies and the field:

- Research company website
- LinkedIn
- Read company press releases
- Listen to podcasts
- Read Job Descriptions



Des Moines, IA | Actuarial Analyst

Job Description

- The Actuarial Analyst will support product development, pricing, and product management activities for index annuities, fixed annuities, and life insurance.
- Supports the development and design of profitable and competitive products. Supports the state filing process for new and existing products. Develops pricing models using the most current actuarial software and techniques.
- Collects and analyzes data for assigned project(s). Performs experience studies and presents findings.
- Uses problem-solving skills to research and resolve issues.
- Supports the Actuarial team and other departments on an as-needed basis.

Qualifications:

- Excellent mathematical, analytical, organizational and problem solving skills and attention to detail.
- Effective communication and presentation skills, both verbal and written.
- Advanced computer skills and the ability to navigate multiple systems and programs including Microsoft Office, proprietary systems and other technology solutions.
- Excellent interpersonal skills are required, including a high degree of professionalism.

Remote | Associate Actuarial Analyst

This Position Is Responsible For Participating In Implementation, Maintenance And Basic Analysis Of Models, Studies And Systems Which Use Actuarial Principles For The Purposes Of Pricing, Underwriting, Statistics, Reserving, Forecasting And Other Actuarial Functions; Running, Building And Analyzing Results Of Basic Models; Developing Oral And Written Presentation Skills; And Learning Basic Business And Actuarial Concepts.

- Runs models and builds basic models. Performs basic analysis to begin to understand the results of the modeling.
- Complies with all applicable compliance requirements.
- Communicates effectively with other Actuarial Analysts and Actuarial management. Begins to develop oral and written business presentation skills. Develops relationships with other Actuarial Analysts.
- Begins to learn basic business and actuarial concepts. Applies general learnings in business specific situations.
- Begins minimal management of small projects and daily activities.
- Makes improvements to process and models.

Requirements:

Must participate in the Actuarial Student Program
Completion of 1 Associate of the Society of Actuaries exam
Verbal and written communications skills to prepare effective documentation, facilitate training and development, and participate in presentations
PC proficiency to include Word and Excel. Access, SQL, Visual Basic preferred
Actuarial Internship or Actuarial Experience in the health insurance or related field preferred

Chicago, IL | Reserving Analyst Global Liability & Specialty Lines

Job Description

- Assist in the peer review of the actuarial indications for the liability and specialty lines produced by the Insurance and Reinsurance Segment/ACE reserving teams.
- Provide support in producing materials for the Sompo International Group Loss Reserve committee and business unit leaders regarding reserve selections, movements during the quarter, ACE indications, and trends/risks.
- Assist in the development and implementation of frameworks aimed at improving efficiency of existing processes. This may include contributing to cross-function projects focused on data quality, data flows and early close; accelerating the completion time for the quarterly ACE analysis.
- Support other special projects as required by the business.

Requirements

- Excellent interpersonal, written and oral communications skills, including a proven ability to build relationships with senior management and underwriting teams and to communicate to senior management and board level audience.
- The candidate must be well-organized and detail-oriented, with the ability to thrive in a fast-paced environment and consistently meet deadlines without compromising quality.
- Proficiency with the usual MS Office Products, familiarity with ResQ, familiarity with programming languages such as SQL and Visual Basic.

Let Your Market Knowledge Set You Apart

- Find out as much as you can about the company, the position, and with whom you are speaking
- Review the company website, including the LOB information, who they serve, the “About” pages, and “News/Press Releases” pages
- Read through the job description and think of examples you can give of your relevant experience
- Look up your interviewer on LinkedIn to learn more about their background

Be prepared to explain why you are interested in the company and position for which you are interviewing

- Companies want to hear you want this job, not just a job
- Emphasize what you can offer them, rather th
what they can offer you

Showcase your market knowledge with great answers to these questions

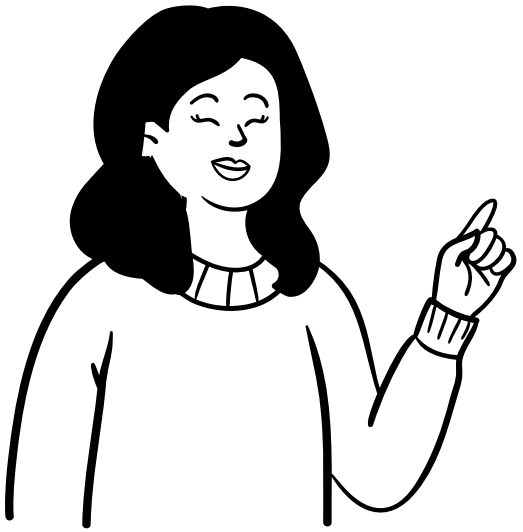
What does an actuary do?

What's going on in the industry right now?

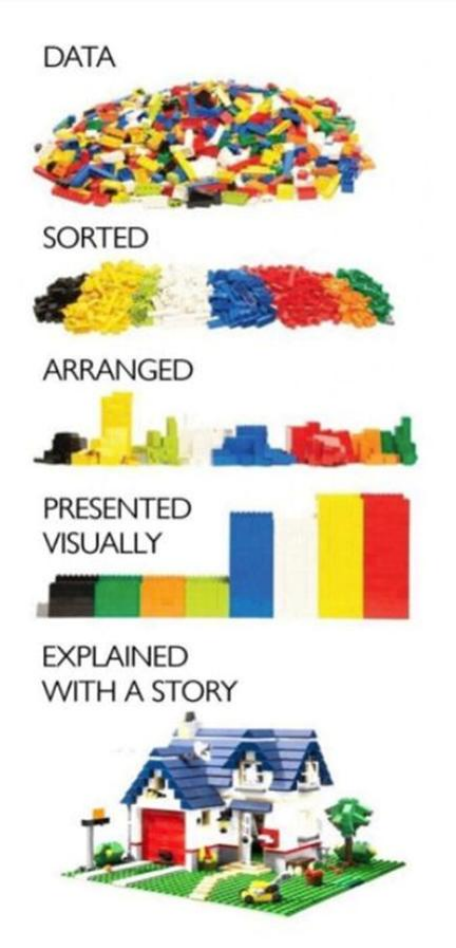
Describe a time when you have had to work with a particularly large data set

What do you know about our company?

Why would you choose life over health (or P&C or pension) insurance?



Storytelling with Data Analytics



Words of Encouragement for Everybody

Thank you!

Presented by:
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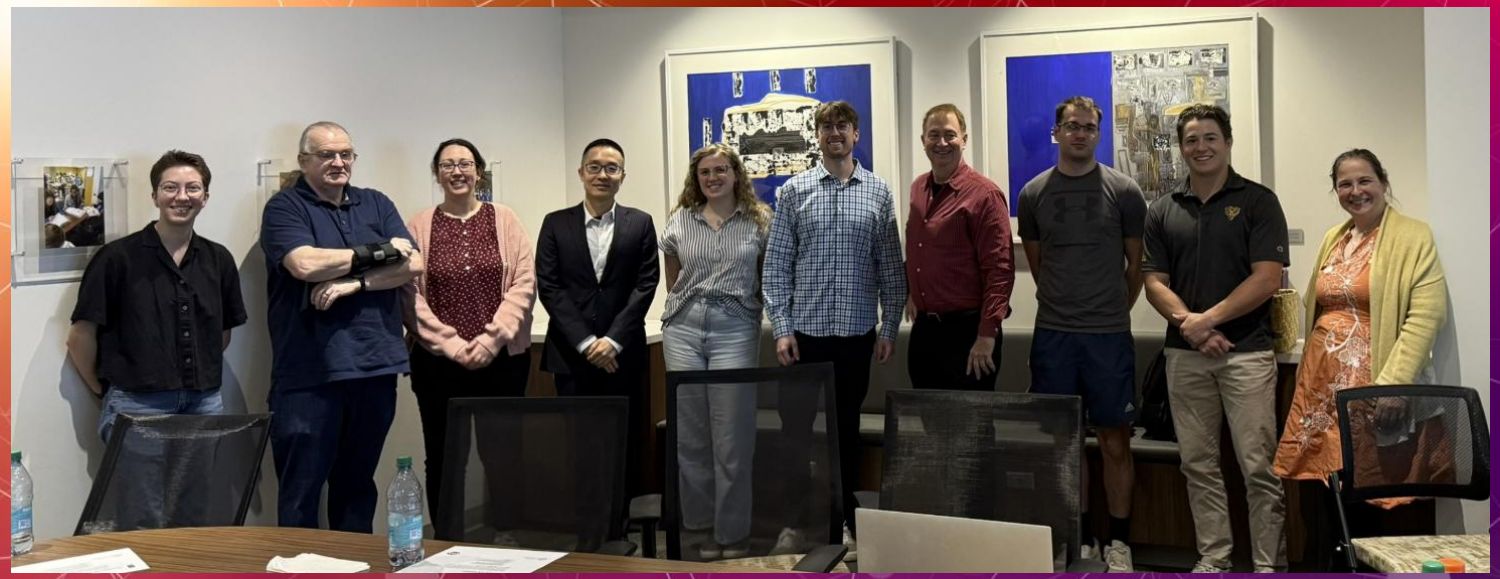

A DAY IN THE LIFE OF AN ACTUARY

MATH / ACTUARIAL DEPARTMENT

PRESENTATION BY:
JOHN BUCHANAN, FCAS, MAAA
WCU ’79

APRIL 24, 2025