

Academy Releases Social Security Challenge

THE ACADEMY'S NEW [Social Security Challenge](#) went live this month. Offering a look at the popular program's funding and reform options, the interactive tool is a timely contribution to the public dialogue, and in line with the Academy's public policy mission.

The Challenge immerses users in an animated trek through "Townsville," where you can learn about the program's challenges and try your hand at various reform proposals. Give it a try and share it with your friends and colleagues.

[Take the Challenge.](#)

"Assuring that Social Security stays strong into the future means evaluating very different reform options with complex and wide-ranging impacts, such as making higher levels of income subject to payroll taxes or raising the retirement age,



and then implementing the chosen approaches," said Academy Senior Pension Fellow Linda K. Stone. Read the Academy [news release](#).

Also, the Social Security Committee [sent a letter to Members of Congress](#) in late March offering insights on the Challenge, in advance of the annual Social Security Trustees Report, which was released on March 31.

Media Coverage

The Academy shared the launch with legislators, stakeholders in the retirement space, and the news media to inform the important ongoing dialogue about the solvency issue facing Social Security, and possible solutions, based on our extensive work in this area.

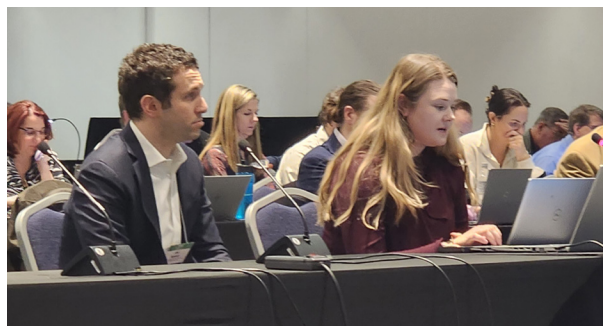
The Challenge launch generated media coverage among several

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Academy Presents at NAIC Spring Meeting

ACADEMY VOLUNTEERS and representatives gave presentations and engaged with stakeholders and regulators at the National Association of Insurance Commissioners' (NAIC) Spring National Meeting in Louisville, Ky., held the week of March 20.

Professionalism presentations included virtual updates to NAIC's Life Actuarial (A) Task Force (LATF) and Health Actuarial (B) Task Force (HATF) by representatives of the Actuarial Standards Board (ASB) and Actuarial Board for Counseling and Discipline (ABCD).



Academy Life VP Ben Slutsker (left) and Life Policy Analyst Amanda Barry-Moilanen (center) present to LATF

Academy Past President and ABCD member Shawna Ackerman focused on the recently released ABCD [2022 Annual Report](#). ASB Chairperson Rob Damler focused on Actuarial Standard of Practice (ASOP) Nos. 12 and 41, and offered information on life- and health-specific ASOP Nos. 10, 28, and 57.

Academy casualty, health, and life volunteers—and Senior Life Fellow Nancy Bennett—presented to NAIC working groups on a number of issues, discussing matters of importance to the public and to the U.S. actuarial profession.

Academy presentations included:

- ▲ Life Vice President Ben Slutsker and Life Policy Analyst Amanda Barry-Moilanen [presented to LATF](#) on behalf of the Life Practice Council (LPC) on current and future LPC workstreams.
- ▲ Health Vice President Barb Klever [provided an update](#) on Health Practice Council activities to HATF.
- ▲ Ronald Wilkins, vice chairperson of the Property and Casualty Risk-Based Capital (RBC) Committee, [presented preliminary results](#) to NAIC's Property and Casualty RBC (E) Working Group to recalibrate the reserve and premium risk charges—notably, for investment income.

SEE **NAIC**, PAGE 4

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Nominations Open Soon for Member-Selected Directors

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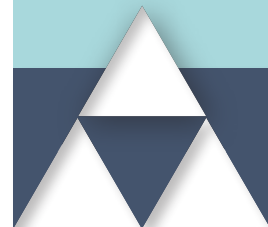
Climate-Webinar Series Kicks Off With NOAA, NSF

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Professionalism Counts—ASB, ABCD Release Annual Reports

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Webinar Looks at Medicaid in Context of Public Health Emergency



CE OPPORTUNITIES

2023

APRIL

4 “Assets: Regulatory Updates in Life Insurance,” life webinar

17 “Connecting the Insurance Industry and Academia on Catastrophe and Climate Modeling: Webinar Series—Second Session,” webinar, co-sponsored with NSF & NOAA

19 “PBR Bootcamp: Asset Modeling (Part 1),” life webinar

MAY

15 “Connecting the Insurance Industry and Academia on Catastrophe and Climate Modeling: Webinar Series—Third Session,” webinar, co-sponsored with NSF & NOAA

16 “Medicare’s Financial Condition and Options for Improvement,” health webinar

17 “PBR Bootcamp: Asset Modeling (Part 2),” life webinar

18 “Fixed Rate Pension Funding: A Discussion of the Practice Note,” pension webinar

17 “PBR Bootcamp: Asset Modeling (Part 2),” life webinar

19 “FAQs on the U.S. Qualification Standards,” professionalism webinar

SEPTEMBER

11–13 [Casualty Loss Reserve Seminar and Workshops](#), Orlando, Fla. (jointly sponsored with the Casualty Actuarial Society)

NOVEMBER

6–9 [Life and Health Qualifications Seminar](#), Arlington, Va.

13–14 [2023 Academy Annual Meeting](#), Washington DC.

Events and Archived Webinars

For a list of previous and upcoming Academy events, visit the online [Events Calendar](#). Also, visit the [on-demand webinar page](#).

Academy NEWS Briefs

Nominations Open Soon for Member-Selected Directors

NOMINATIONS WILL BE ACCEPTED beginning April 21 for Academy member-selected directors, who will serve three-year terms on the Academy’s Board of Directors. Nominations will be due by May 31—please review the criteria and how to submit nominations in the [2023 Board Selection Center](#). The Nominating Committee will meet soon to identify new candidates in accordance with [Nominating Committee Guidelines](#) criteria. Member-selected director candidates will be selected by Academy members later in 2023 in an online vote from the slate of candidates presented by the Nominating Committee. ▲▲

Renew Today: Retain Member-Only Access to Valuable Resources

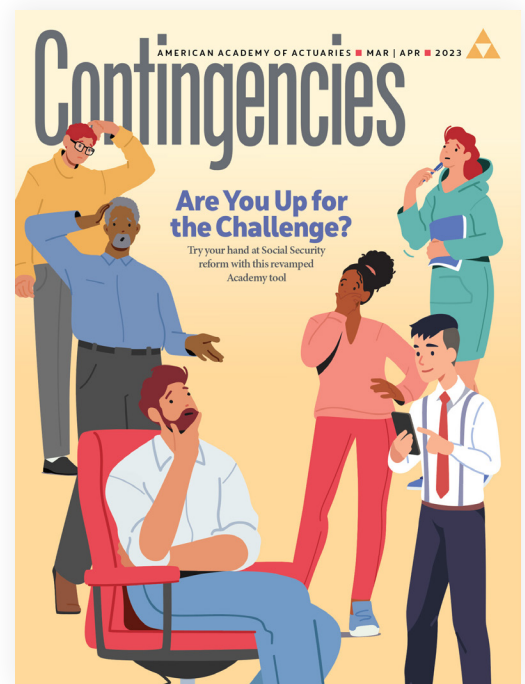
ACADEMY MEMBERSHIP DUES are payable on Jan. 1 of each year. If you have not yet done so, [please log in](#) to pay your dues to retain exclusive access to member resources and benefits. On the member-only page, you can also access Academy alerts, an archived library of high-quality professionalism and public policy webinars with the opportunity to earn free CE, apply for a partial dues waiver, update your contact information or profile in the Academy’s membership directory. Your dues support the Academy’s mission to serve the public and the U.S. actuarial profession—by renewing today, you also avoid a 20% late fee, which will be assessed on renewals received after May 1. Questions? Please contact the Academy Membership Department via the [member support form](#) or call 202-223-8196. ▲▲

Recently Released

THE MARCH/APRIL ISSUE of [Contingencies](#) has a cover feature story on the Academy’s new Social Security Challenge. Plus, Ken Kent’s President’s Message on “An Overflowing Toolbox,” and an Up to Code piece by Past President Shawna Ackerman, “That’s So Meta.” Also, don’t miss the [Actuarial Job Seeker](#) supplement.

The latest [Life Perspectives](#) offers insight into this year’s PBR Bootcamp webinar series—which kicked off this month—from Linda Lankowski, who is leading the series. Also in the issue, a preview of the upcoming April 4 life webinar on assets and regulatory updates.

A new [Essential Elements](#) paper, [Raising the Social Security Retirement Age](#), follows the Social Security Committee’s March 2022 issue brief of the same name. Raising the retirement age is an option within the new Social Security Challenge. ▲▲



Academy NEWS

Academy Kicks off Climate Webinar Series With NSF, NOAA

THE ACADEMY HELD the first climate-related webinar in a series being hosted in cooperation with the National Oceanic and Atmospheric Administration (NOAA) and the National Science Foundation (NSF). “[Connecting the Insurance Industry and Academia on Catastrophe and Climate Modeling: Webinar Series—Introduction](#)” focused on the modeling needs of the insurance industry. It was moderated by Academy President-Elect Lisa Slotznick and included presenters from the NAIC, Allstate Insurance, Swiss Re, and the Academy’s Climate Change Joint Task Force. Slides and a recording are available on-demand. The next installments are set for April 17 and May 15. [Click here for more information and to register.](#) ▲



Slotznick opens the webinar

COI/CE Acknowledgments Due April 5

THE ACADEMY WILL SEND a final reminder to volunteers and interested parties who have not submitted annual conflict of interest (COI) and continuing education (CE) acknowledgments, noting they will no longer be able to be volunteers for their committees or work groups without the required COI/CE acknowledgments.

The acknowledgments, due by April 5, are a vital element in the Academy’s culture of objectivity, reminding volunteers of their responsibility to participate in Academy work in a manner that maintains its high standards in providing unbiased and independent actuarial input. For more information about the Academy’s commitment to professional objectivity, visit the [Professional Objectivity at](#)

[the Academy](#) page. Volunteers can submit their acknowledgments by [logging in to the member-only page](#). Questions? Contact the Professionalism Department at objectivity@actuary.org.

Volunteer Webinar Available On-Demand

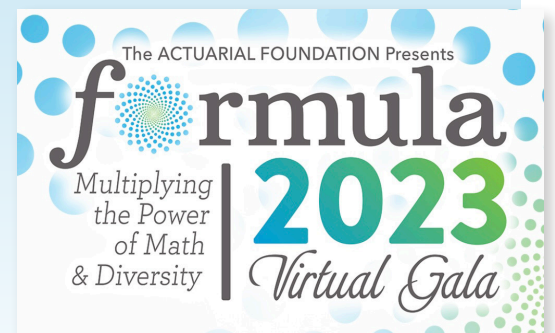
Are you a current Academy volunteer who wasn’t able to join us for the 2023 Volunteer Onboarding Webinar? A recording is [available for on-demand viewing](#) so you can make your tenure with your Academy committee(s) successful. Not a current volunteer? We encourage you to watch the webinar all the same—then add your name via the [volunteer contact form](#) and be on the lookout for volunteering opportunities when the annual Call for Volunteers is sent out. ▲

Practice Councils Comment to Colorado Division of Insurance

THE LIFE PRACTICE COUNCIL, Health Practice Council, and Casualty Practice Council submitted a [joint comment letter](#) to the Colorado Division of Insurance on its recent exposure of a draft regulation on Governance and Risk Management Framework Requirements for Life Insurance Carriers’ Use of External Consumer Data and Information Sources, Algorithms, and Predictive Models: the first exposed implementation regulation for Colorado Revised Statute (C.R.S.) § 10-3-1104.9, which was signed into law on July 6, 2021. ▲

Register for The Actuarial Foundation’s Virtual Gala

REGISTRATION IS OPEN for The Actuarial Foundation’s “Formula 2023 Virtual Gala: Multiplying the Power of Math & Diversity,” set for Thursday, May 11, from 6–7 p.m. EDT. Actress, author, and mathematics education advocate Danica McKellar will be the keynote speaker. Registration is free; [click here for information and to register.](#) ▲



Challenge, continued from page 1

prominent outlets. [Forbes](#), [MarketWatch](#) (subscriber-only), [Think Advisor](#), [Go Banking Rates](#) (reprinted by [AOL News](#) and [Yahoo! Finance](#)), and [Financial Planning](#) all reported on the Challenge release. [CNN](#) mentioned the Academy's Social Security-related work in a story that tied in raising the retirement age—one of the reform options that is in the Challenge.

ICYMI—Read “[Are You Up for the Challenge?](#)” the cover story in the March/April issue of [Contingencies](#) (see p. 2). ▲

NAIC, continued from page 1

▲ At NAIC's Casualty Actuarial and Statistical (C) Task Force (CASTF) virtual meeting—held in advance of the national meeting—Casualty Practice Council (CPC) Vice Chairperson Dee Dee Mays and Committee on Property and Liability Financial Reporting (COPLFR) Chairperson Stephen Koca [presented on behalf of CPC and COPLFR](#) on recent publications and future work products expected for release in 2023.

Academy Presents at NCOIL

Also this month, Academy member Sam Gutterman [presented on behalf of the Academy](#) to the National Conference of Insurance Legislators' (NCOIL) Spring Meeting in San Diego. Gutterman presented as part of NCOIL's Special Environmental, Social, and Governance (ESG) Series on an “Introduction to ESG and Environmental Aspects: An Actuarial Perspective.” ▲

Public Employment Opportunity

THE U.S. DEPARTMENT OF Housing and Urban Development is seeking a senior advisor for risk management and regulatory affairs in HUD's Washington, D.C., office. Applicants must have at least one year of actuarial experience. For more information and how to apply, see the posting at [USA Jobs](#).

The Academy has long supported government employers who are seeking to hire qualified actuaries. See our [Public Employment Opportunity Posting Policy](#) for more information. ▲

Member Spotlight Todd Tauzer



EACH MONTH, the Academy spotlights a member who shares insights into their professional—and personal—lives. This month profiles Todd Tauzer, a recipient of the Academy's inaugural Rising Actuary Award last year. “I value the stability and credibility that Academy membership provides, but what I value most is the lifelong relationships built through volunteering, whether through Academy committees or other opportunities,” he said. Visit the [Member Spotlight page](#), part of the Academy's “Professionalism First” hub, to read more about Tauzer. ▲

THIS MONTH IN SOCIAL MEDIA

Throughout #WomensHistoryMonth, the Academy highlighted the work accomplished by our members.

WOMEN'S HISTORY MONTH

AMERICAN ACADEMY
OF ACTUARIES



Make sure you're part of the conversation online by following us on [Facebook](#), [Twitter](#), and [LinkedIn](#). Like what you see? Help spread us the word by liking and sharing our updates.

THE ACADEMY IN THE NEWS – (Also see ‘Challenge,’ top left above.)

The [American Journal of Managed Care](#) published an extensive report on Academy Health Equity Committee Chairperson Annette James' presentation in a [March 8 health equity summit](#) sponsored by the University of Michigan's V-Bid Center.

A [Morningstar](#) series of columns on Social Security financing and reform illustrated reform options using information from

the Academy's Social Security Game, the predecessor to the new Social Security Challenge.

A subscriber-only [Barron's](#) article quoted Senior Pension Fellow Linda K. Stone on longevity and retirement planning. The article also cited the [Actuaries Longevity Illustrator](#), developed jointly by the Academy and the Society of Actuaries.

A research article in the [Journal of Risk and Insurance](#) cited the Academy's work and media interview comments in a discussion of pension risk transfers.

A story from the [CT Mirror](#) (Conn.), reprinted in the [Hartford Business Journal](#), cited findings from the Academy [issue brief](#), [The 80% Pension Funding Myth](#). ▲

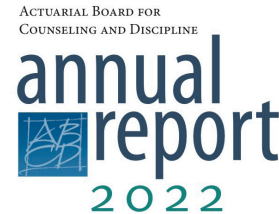


Professionalism Webinar to Look at USQS FAQs

MARK YOUR CALENDAR for the May 19 professionalism webinar “[FAQs on the U.S. Qualification Standards](#),” during which members of the Committee on Qualifications will delve into the many questions on the USQS, including on experience, continuing education, and the qualifications needed to sign NAIC annual statements. Have an advance questions? Send it to professionalism@actuary.org. Registration will open soon. ▲

ASB, ABCD Release Annual Reports

THE ACTUARIAL STANDARDS BOARD (ASB) and the Actuarial Board for Counseling and Discipline (ABCD) released their annual reports, which offer highlights of 2022 activities of the two entities housed within the Academy. For more, see “Professionalism Counts,” p. 6. ▲



ASB Adopts New ASOP No. 57; Approves ASOP No. 27 Draft

THE ASB ADOPTED NEW ASOP No. 57, *Statements of Actuarial Opinion Not Based on an Asset Adequacy Analysis for Life Insurance, Annuity, or Health Insurance Reserves and Related Actuarial Items*, and approved an exposure draft of a proposed revision of ASOP No. 27, now titled *Selection of Assumptions for Measuring Pension Obligations*. The comment deadline is June 15; information on how to submit comments is in the [exposure draft](#). ▲

ASOP No. 29 Comment Deadline May 1

A REMINDER THAT the ASB’s comment deadline is May 1 for a second exposure draft of a proposed revision of ASOP No. 29, *Expense Provisions for Prospective Property/Casualty Risk Transfer and Risk Retention*. Information on how to submit comments can be found in the [exposure draft](#). ▲



CLRS—April 3 Deadline for Call for Presentations

APRIL 3 IS THE DEADLINE for the call for presentations for the 2023 [Casualty Loss Reserve Seminar](#). The annual CLRS—jointly sponsored by the Casualty Actuarial Society and the Academy—will be held Sept. 11–13 in Orlando, Fla. [Click here for information on how to submit presentations](#). ▲



Fed Insurance Committee Includes Academy Member, Staff



Academy Director of Research Steve Jackson (center, back row), and ASB member Liz Brill (center row, right of Jackson) were among six new members appointed to the Federal Reserve Board of Governors’ Insurance Policy Advisory Committee, which provides information, advice, and recommendations on domestic and international insurance issues.

NEW CASUALTY VOLUNTEER POSITIONS/ROLES

- ➔ **Ronald Wilkins** is vice chairperson of the Property and Casualty Risk-Based Capital Committee.
- ➔ **Krystal Ross** is vice chairperson of the Workers’ Compensation Committee.

ASB, ABCD Release 2022 Annual Reports

THE ACTUARIAL STANDARDS BOARD (ASB) and Actuarial Board for Counseling and Discipline (ABCD) released their 2022 annual reports.

ASB

The ASB was exceptionally busy last year. According to the [ASB 2022 Annual Report](#), the board approved two final actuarial standards of practice (ASOPs), one in the life area and one in the health area: ASOP No. 10, *U.S. GAAP for Long-Duration Life, Annuity, and Health Products*, and ASOP No. 18, *Long-Term Care Insurance*.

The ASB also approved seven exposure drafts:

▲ Casualty

- ASOP No. 20, *Discounting of Property/Casualty Claim Estimates*
- ASOP No. 36, *Statements of Actuarial Opinion Regarding Property/Casualty Loss, Loss Adjustment Expense, or Other Reserves*
- ASOP No. 29, *Expense Provisions for Future Cost Estimates for Prospective Property/Casualty Risk Transfer and Risk Retention* (second exposure draft)

▲ Health

- ASOP No. 28, *Statements of Actuarial Opinion Regarding Health Insurance Assets and Liabilities*

▲ Life

- *Statements of Actuarial Opinion Not Based on an Asset Adequacy Analysis for Life Insurance, Annuity, or Health Insurance Reserves and Related Actuarial Items* (a proposed new ASOP)
- ASOP No. 10, *U.S. GAAP for Long-Duration Life, Annuity, and Health Products*

▲ Pension

- ASOP No. 27, *Selection of Assumptions for Measuring Pension Obligations*

The ASB also approved proposals to revise ASOP No. 49, *Medicaid Managed Care Capitation Rate Development and Certification*, and ASOP No. 6, *Measuring Retiree Group Benefits Obligations and Determining Retiree Group Benefits Program Periodic Costs or Actuarially Determined Contributions*, and to consolidate ASOP Nos. 27 and 35, on the selection of economic and noneconomic assumptions for measuring pension obligations, into a single ASOP.

For the status of all ASOPs currently under revision, please see the latest issue of the [ASB Boxscore](#).

ABCD

The ABCD conducts inquiries when the Code of Professional Conduct may have been violated and answers requests for guidance (RFGs) from actuaries. According to the [ABCD 2022 Annual Report](#), the ABCD handled 22 inquiries based on complaints or adverse information, of which 9 were in the property/casualty area, 5 each in health and pension, and 3 in life. Of the 14 inquiries disposed last year, 4 were dismissed, 6 were dismissed with guidance, 2 were counseled, and 2 were recommended discipline.

While every inquiry involved Precept 1 of the Code, precepts 2 (qualifications), 3 (standards of practice), 9 (confidential information), and 10 (courtesy and respect) were involved in several inquiries.

Some of the specific issues raised include failing to perform actuarial services with skill and care by consistently underestimating the ultimate losses due to the selection of overly optimistic assumptions, failing to report actuaries whose actions appear to have violated the Code, and performing actuarial services while not in compliance with applicable qualification standards. For more issues raised

Taken together,
these reports offer a
snapshot of an effective
year maintaining
and upholding the
professional standards
that keep the U.S.
actuarial profession
running smoothly.

in inquiries, see p. 2 of the report.

The ABCD fielded 96 RFGs last year. These touched on nearly every precept of the Code, but questions related to precepts 1, 2, 3, 4 (communications and disclosure), and 13 (violations of the Code) were especially common. In terms of practice area, the health practice area asked 32 questions, followed by property/casualty with 29 inquiries, life with 19, and pension with 16.

Some of the issues addressed in RFGs include steps to take when an actuary believes his company is not considering adequate reserves, whether a filing error is material under the Code, whether an actuary's experience satisfies the Specific Qualification Standards, and what constitutes a conflict of interest. For more issues covered in RFGs, see p. 4 of the report. ▲



Webinar Looks at Medicaid in Context of Public Health Emergency

ACADEMY MEDICAID COMMITTEE leadership—including Chairperson and Academy Board member Julia Lerche, who moderated—joined with outside experts to [examine the future of Medicaid](#) as states plan to reinstate Medicaid redeterminations for the first time since the start of the COVID-19 public health emergency. In addition to the full webinar recap via the above link, [slides and an on-demand recording](#) are available as a member benefit for logged-in Academy members. ▲



Lerche

NEW HEALTH VOLUNTEER POSITIONS/ROLES

- ➔ **Steve Wander** joined the Medicaid Committee.
- ➔ **Al Bingham** joined the Risk Sharing Subcommittee.

Academy Participates in Senate Health Roundtable

SENIOR HEALTH FELLOW Cori Uccello participated in a March 28 informal roundtable discussion with the U.S. Senate Committee on Health, Education, Labor and Pensions (HELP). It focused on complementary medicine—chiropractors, massage therapists, acupuncturists, and other forms of integrative medicine—and its costs and benefits, and whether and how such services are covered by health insurance. The roundtable was part of a series the HELP Committee is holding on various issues under its jurisdiction. ▲

N.C. Enacts Medicaid Expansion Law

NORTH CAROLINA GOV. Roy Cooper signed into law a measure expanding Medicaid availability to more than half a million people in the state. Read the [Academy alert](#). ▲



PBR Bootcamp Series Kicks Off

THE ACADEMY'S 2023 PBR Bootcamp webinar series kicked off March 15 with an introductory session on key principle-based reserving (PBR) issues. Led by Linda Lankowski, the series will continue in the coming months with deeper dives into PBR-related issues. [Slides and a recording](#) are available free as a member benefit. Lankowski offers more insight into the series in the latest issue of [Life Perspectives](#). To register for upcoming webinars in series—the next two installments are scheduled for April 19 and May 17—visit the online [Events Calendar](#). ▲



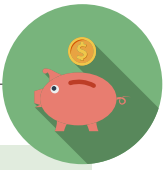
Lankowski opens the Bootcamp

Life White Paper Looks at LTDI

THE LIFE FINANCIAL REPORTING COMMITTEE released a white paper, [FASB Long-Duration Targeted Improvements—A Discussion of Enhanced Disclosures](#), which focuses on certain considerations in implementing FASB's required enhanced disclosures around LTDI. ▲

April 4 Life Webinar to Look at Assets

REGISTER FOR THE UPCOMING life webinar, "[Assets: Regulatory Updates in Life Insurance](#)," which will focus on assets—their risks and how regulators are responding to them through new regulations, including statutory accounting, reporting, designations, and capital requirements. The webinar is set for April 4, from noon to 1:30 EDT—[register today](#). ▲



Actuarial Update

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Webinar to Discuss Fixed Rate Pension Funding

AN UPCOMING PENSION webinar, “Fixed-Rate Pension Funding: A Discussion of the Practice Note,” will feature presenters discussing the Public Plans Committee’s February practice note, [Fixed Rate Pension Funding](#). The webinar is set for May 18—registration will open soon. ▲▲

Intersector Group Releases Jan. Meeting Notes

THE COLLABORATIVE U.S.-based actuarial organizations’ Intersector Group released notes from its January meetings with the [Pension Benefit Guaranty Corporation](#) and the [IRS and U.S. Department of the Treasury](#). ▲▲

NEW LIFE VOLUNTEER POSITIONS/ROLES

- ➔ **Karen Zhong** joined the Life Capital Adequacy Committee.
- ➔ **Ann Delaney** and **Deborah Lei** joined the Life Reserves Work Group.

NEW RISK MANAGEMENT VOLUNTEER POSITIONS/ROLES

- ➔ **Dorothy Andrews** joined the Climate Change Committee.
- ➔ **Dave Heppen** joined the Liquidity Risk Work Group.
- ➔ **Doug Van Dam** and **Craig Reynolds** joined the Climate-Related Financial Disclosures Subcommittee.

NEW RISK MANAGEMENT/LIFE VOLUNTEER POSITIONS/ROLES

- ➔ **Evan Borisenko** and **John DiMeo** joined the Asset Adequacy and Reinsurance Issues Task Force.

Actuary Voices—Amber Rohde

AS WOMEN’S HISTORY MONTH draws to a close, the latest [Actuary Voices](#) is a discussion with Amber Rohde, co-founder and president of the Network of Actuarial Women and Allies (NAWA), who talks about NAWA’s origins and its efforts aimed at connecting and empowering women to be successful in the actuarial profession. ▲▲



REGISTRATION NOW OPEN

Nov. 6-9, 2023

Life and Health Qualifications Seminar

Hyatt Regency Crystal City | Arlington, VA

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ACADEMY SEMINAR