

Requirements for New Members Take Effect Jan. 1

BEGINNING JAN. 1, 2026, the following [new member requirements](#) for admission of new members to the Academy will take effect. For more details, see a replay of the [February webinar](#) outlining the new requirements.

Part A—Education/Basic Education

Educational requirements include:

- ▲ Compliance with the [Competency Framework](#), which includes baseline knowledge of key actuarial competencies, U.S. laws and practices, and U.S. actuarial professionalism; and
- ▲ Achievement of an actuarial credential from an actuarial organization, both of which are recognized by the Academy.

Part B—Experience

Three years of responsible actuarial experience will be required—including at least one year of responsible U.S. actuarial experience.

For purposes of this requirement, responsible actuarial experience is defined as work that requires knowledge and skill in solving actuarial problems.

[Read the FAQs](#) to learn more.

Voluntary CE Attestation

Also coming soon, voluntary [continuing education \(CE\) attestation](#) will be available in 2026.

For many years, Academy volunteers have led by example in that all volunteers who serve on committees are required to annually attest that they meet the U.S. Qualification Standards (USQS) CE requirements.

Beginning in 2026, all Academy members will have the opportunity to complete this attestation, with participation reflected in the Academy’s online membership directory. Non-volunteer members are encouraged to participate in the voluntary attestation as a visible demonstration of professionalism and a way to reinforce public confidence in the U.S. actuarial profession and MAAA designation. ▲

The Record to Highlight Academy’s 60th Anniversary Year



COMING IN JANUARY, the annual recap, *The Record*, will reflect a banner year marking the Academy’s 60th anniversary. Coverage will include the annual Hill visits with federal lawmakers; the inaugural Insurance Investment Summit; a redesigned *Contingencies* look-back at six decades of Academy action; and November’s Leadership Summit & Governance Transition. ▲

Second Insurance Investment Summit Set for May in NYC



FOLLOWING THIS YEAR’S SUCCESSFUL inaugural Insurance Investment Summit, the Academy will hold another “[Insuring the Future: Insurance Investment Summit](#)” May 12–13 in New York, hosted by the Life Practice Council (LPC) and the LPC’s Investment Analysis Subcommittee.

The summit will offer investment actuaries, asset managers, and other insurance investment executives working in life, retirement, health, and property/casualty a unique opportunity to network with and hear from industry leaders, regulators, stakeholders, and peers on topics covering the rapidly evolving world of insurance asset management, including pension risk transfers and lifetime income.

David Golub, president of Golub Capital, a market-leading, award-winning direct lender and experienced private credit manager, will give the keynote address. Registration will open soon; see the Academy [Event calendar](#) for details. ▲

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CE & OTHER LEARNING OPPORTUNITIES

2025



January

- 13 [Refining US GAAP for Long-Duration Insurance Contracts](#) (life webinar)
- 21 [Ensuring Fairness in Life Insurance Underwriting: A Governance Checklist](#) (life webinar)
- 29 [Bias in Assessing Financial Risk: Insights from the 2025 Research Award](#) (research webinar)

March

- 9 NEW—Academy Policy Summit; Washington, DC.
- 10 Annual Academy Hill visits; Washington, DC.

May

- 12–13 [Insuring the Future: Insurance Investment Summit](#); New York

Academy NEWS Briefs

Is Your Academy Profile Up to Date?

BEFORE THE END-OF-YEAR RUSH, please take a few minutes to make sure your Academy member information is up to date. Here are a few things to check in your [member profile](#):

Dues—Have you paid your 2026 member dues? Dues need to be paid by Jan. 1 to start the new year as a fully paid-up Academy member. Read President Tricia Matson’s [letter to members](#).

Employment—Have you changed jobs? Check that your contact information reflects your new role and any addresses (email and/or mailing address) are accurate.

Credentials—Have you gained a new credential? Congratulations! Please take a few minutes to update your profile to reflect your achievement.

[Log in to your member profile today.](#)

ICYMI: Membership Webinar—In case you missed it, a Dec. 17 [webinar](#) highlighted the value of your membership. Watch a replay on [Academy Learning](#).



Contingencies Spotlights 2025 Rising Actuary Award Recipients

A DECEMBER CONTINGENCIES web exclusive, “[Movin’ on Up](#),” shines a spotlight on the 2025 Rising Actuary Award recipients, who share their early-career trajectories—staying ahead of industry trends and upholding the Academy’s mission and professional values.

Jan/Feb issue—The upcoming January/February 2026 issue of *Contingencies* will include a cover story on creating fair and ethical risk models; and articles on the Academy leadership highlighting 2026 priorities, and practice councils adapting to a rapidly changing actuarial landscape.



Recently Released

The latest [HealthCheck](#) covers Vice President Annette James outlining Health Practice Council priorities at the Academy’s 60th Anniversary Leadership Summit & Governance Transition and the first issue brief in the Health Equity Committee’s ‘Broadening the Focus’ series.

The Winter [Casualty Quarterly](#) covers Vice President Susan Kent outlining Casualty Practice Council priorities at the 60th Anniversary Leadership Summit & Governance Transition, the successful P/C Loss Opinion Seminar, and the updated *Cyber Risk Toolkit*.

Actuarially Sound—December blog posts include the year’s [legislative and regulatory highlights](#) in the all practice areas, and the [NAIC Fall Meeting recap](#) (see p. 3).

Event Calendar

Visit the [Event Calendar](#) for a complete listing of Academy events, and visit [Academy Learning](#) for webinar recordings and other Academy content. (Member sign-in required.)

Academy NEWS

Inaugural Academy Policy Summit Set for March

Will Be Followed by Annual Hill Visits in Washington

AS THE CRITICAL 2026 MIDTERM ELECTION year kicks off, the Academy will hold its inaugural Spring Policy Summit on March 9 in Washington, D.C., to advance actuarial perspectives on key issues as federal policymakers consider next steps on issues like artificial intelligence (AI), climate risk, insurance access and affordability, and the aging U.S. population.

The summit, which will be followed by annual Academy Hill visits on March 10, will provide attendees with a day of focused educational programming offering CE to participating actuaries in relevant public policy areas, giving them an ear to presenters'

discussions of the state of play on the Academy's priority issues identified in our online [Policy Forum](#).

Leading Academy volunteers, representatives of Capitol Hill offices, federal agency staff, and key stakeholder groups in election-year issues dialogues will be featured in this new event offered in conjunction with the Academy's strategic goals. The summit will also offer professionalism and bias-related training.

Mark your calendars now—more information on the event, including the agenda and registration options, will be available in January. ▲

Academy Presents at NAIC Fall Meeting

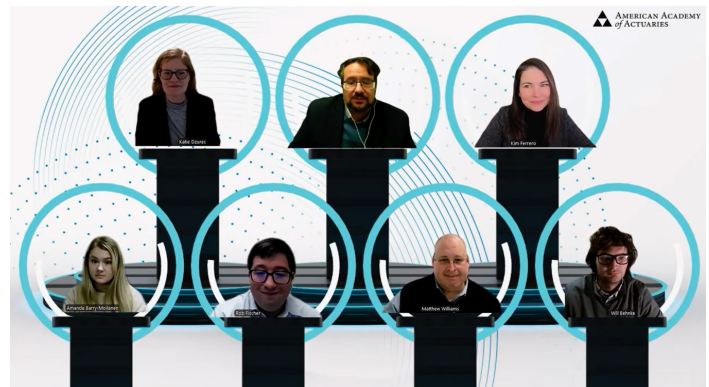
ACADEMY VOLUNTEERS and staff presented at the [NAIC Fall National Meeting](#) in Hollywood, Fla., covering multiple public policy practice areas, professionalism issues, and cross-practice policy issues, including artificial intelligence and risk-based capital model governance.

The Academy held a professionalism breakfast for regulators, at which Academy President Tricia Matson, Actuarial Board for Counseling and Discipline (ABCD) Chairperson William Hines, Actuarial Standards Board Chairperson Kevin Dyke, and Committee on Qualifications member Linda Lankowski led professionalism presentations. They also presented to the NAIC's Casualty Actuarial and Statistical (C) Task Force (CASTF), Health Actuarial (B) Task Force (HATF), and Life Actuarial (A) Task Force (LATF).

Video—Watch the [post-NAIC briefing video](#), featuring the Academy's public policy staff, on the presentations and engagement at the meeting.

Also at the meeting:

- ▲ Senior Casualty Fellow Rich Gibson provided an update on [Casualty Practice Council](#) (CPC) activity to CASTF.
- ▲ Public Policy Outreach Director Katie Dzurec gave an update on [Health Practice Council](#) (HPC) activity to HATF.
- ▲ Life Public Policy Project Manager Amanda Barry-Moilanen gave an update on [Life Practice Council](#) (LPC) activity to LATF.



- ▲ Director of Research Steve Jackson gave a short comment during the NAIC's Property and Casualty Insurance (C) Committee meeting on behalf of the CPC's Homeowners' Insurance Task Force.
- ▲ Jackson also presented a [Title Insurance Research Update](#) to the NAIC's Title Insurance (C) Working Group.

Actuarially Sound—For a deeper dive, see the [Actuarially Sound](#) blog post recapping the Academy's activity and presentations at the meeting. ▲

Life & Health, P/C Law Manuals Available

THE ACADEMY'S annual life & health valuation and P/C loss reserve law manuals are available for preorder.

Life and Health Law Valuation Manual—The *Life and Health Valuation Law Manual*, updated annually, contains information to help appointed actuaries know the requirements of the NAIC model Standard Valuation Law and the model Actuarial Opinion and Memorandum Regulation. [Place your preorder today.](#)

P/C Loss Reserve Law Manual—The *P/C Loss Reserve Law Manual* is designed to help appointed actuaries know the NAIC requirements for annual statements of actuarial opinion. It contains a compilation of insurance laws relating to P/C loss and loss expense reserves for all 50 states, Puerto Rico, and Washington, D.C. [Place your preorder today.](#)

Academy Holds Successful P/C Loss Opinion Seminar

THE ACADEMY HELD a successful 2025 [Seminar on Effective P/C Loss Reserve Opinions](#) Dec. 8–9 in Salt Lake City. The seminar is designed for P/C actuaries who prepare statements of actuarial opinion (SAOs).

“No matter how many times you attend, you will always learn something new at the P/C Loss Opinion Seminar,” said Subcommittee Vice Chairperson Kayla Robertson, who is also the incoming chairperson. “Unlike some other continuing education opportunities, this event encourages active participation and discussion.”

For more, see the Winter *Casualty Quarterly*. ▲



Dawn Fowle (left) & Kayla Robertson lead a session on practical guidance

Academy Presents on Public Policy, Professionalism at Actuarial Meetings

SUPPORTING THE ACADEMY'S service mission to the profession, Academy volunteers spoke at the following December actuarial events:

- ▲ Academy President Tricia Matson participated in an international President's Roundtable of actuarial organizations at the [Caribbean Actuarial Association's](#) annual conference in Trelawny, Jamaica, on Dec. 10. Matson shared the Academy's strategic priorities heading into 2026 and discussed the Academy's work related to climate risk—an issue given special attention during the discussion, given Hurricane Melissa, a Category 5 storm that struck Jamaica in October.
- ▲ Casualty Vice President Susan Kent presented the professionalism session at the Casualty Actuaries of the Mid-Atlantic Region's Dec. 4 meeting in Merion Station, Pa., covering developments with ASOPs, ABCD inquiries and requests for guidance, and a reminder of the Academy's new membership requirements for new members that take effect Jan. 1.
- ▲ Also on Dec. 4, General Counsel and Senior Director of Professionalism Brian Jackson served as a panelist for the program “Paper Trails & Professionalism: Why Documentation Matters for Consulting Actuaries” as part of the Conference of Consulting Actuaries' virtual Professionalism Forum.
- ▲ Committee on Professional Responsibility (COPR) member Kathy Wong presented “Actuarial Professionalism: Practical Considerations” virtually to the Columbus Actuarial Club on Dec. 5. Wong's interactive talk featured polling and highlighted the profession's self-regulation as well as hot topics covered in papers developed by COPR in recent years such as [explaining professionalism to principals](#), [working in developing practice](#)



Academy President Tricia Matson (right) with officials at the Caribbean Actuarial Association meeting

[areas](#), and [artificial intelligence](#).

- ▲ Medicaid Committee Chairperson Marlene Howard spoke to actuaries at Humana's Actuarial Community Summit in Louisville, Ky., on Dec. 10, covering Medicaid trends, challenges, and future considerations.
- ▲ Also on Dec. 10, Member-Selected Director Donna Megregian presented “A Look at Ethics and Professionalism” to the St. Louis Actuarial Club. Megregian discussed trends in ABCD cases and requests for guidance, and offered insights on key questions and potential next steps for actuaries facing ethically “gray” situations with illustrative case studies and discussion of [Academy professionalism resources](#).

Speakers Bureau—The Academy [Speakers Bureau](#) provides qualified speakers on professionalism and public policy topics. ▲

Research Webinar Set for January

A JAN. 29 RESEARCH WEBINAR, [Bias in Assessing Financial Risk: Insights From the 2025 Research Award](#), will feature insights from the Academy's 2025 Award for Research recipient Xi Xin and other presenters. Former Research Committee Chairperson Grace Lattyak will moderate. ▲

ACADEMY IN THE NEWS

Southeastern Connecticut regional newspaper [The Day](#) (subscriber-only) noted Tricia Matson becoming Academy president.

The [Ludington Daily News](#) (Mich.) reported on a state representative's discussion of health care legislation, noting Academy analysis regarding related ERISA considerations.

[Think Advisor](#) published a focus piece promoting the value of the recently released [Index-Linked Variable Annuity \(ILVA\)/Registered Index-Linked Annuity \(RILA\)](#) policy paper developed by the ILVA Subcommittee.

[InsuranceNewsNet](#) covered remarks on the policy and political landscape by keynote speaker Jeff Bush, principal of [Washington Update](#), at the Academy's November Leadership Summit and Governance Transition event in Washington.

[PropertyCasualty360's](#) "[Around the P&C Insurance Industry](#)" noted past Casualty Vice President Rade Musulin's receipt of the Academy's Jarvis Farley Service Award.

The jointly sponsored [Actuaries Longevity Illustrator](#) was used to highlight longevity risk considerations in retirement planning by [Barron's](#) and [Yahoo!Finance](#).

[Best's Review's](#) annual actuaries and auditors issue featured comments by former Life Vice President Jason Kehrberg on offshore reinsurance issues, and Senior Health Fellow Cori Uccello on the individual health insurance market.

A [Reinsurance News](#) story on regulatory developments affecting life insurers' holdings of collateralized loan obligations noted the Academy's work in this area.

A subscriber-only [Politico Pro](#) story cited the Academy's [discussion brief](#) on the interconnectedness of health coverage sources for the under-65 population. ▲

PROFESSIONALISM NEWS



'Tales From the Dark Side' Covers ABCD Case Studies

THE POPULAR [Tales From the Dark Side](#) annual professionalism webinar featuring Actuarial Board for Counseling and Discipline (ABCD) speakers continued Dec. 19, with presentations by ABCD members Tim Geddes and Cande Olsen, joined by ABCD Director of Professionalism Ed Lee. They explored scenarios based on issues raised in requests for guidance (RFGs) and inquiries that have come before the ABCD. Academy General Counsel and Senior Director of Professionalism Brian Jackson moderated.

They discussed the RFG processes, giving examples such as covering control of work product in the face of pressure from a principal, issues arising from modeling software, Precept 13 obligations, and when an apparent violation may be considered resolved. "Precept 13 is the embodiment of integrity, of an actuary's duty, of an actuary's obligation to the profession—and to the public. It drives the ABCD process, and it drives the self-regulation of the profession," Lee said. Catch a replay on [Academy Learning](#), free for Academy members. ▲

Webinar Covers Bias in AI

A DEC. 5 WEBINAR, [Identifying and Managing Bias in AI](#), covered potential model bias risks inherent in AI that can arise at multiple stages of actuarial data-driven decision making, from data collection and modeling to interpretation and implementation.

Speakers Reva Schwartz, a leading figure in AI assurance and risk management, and Gabriella Waters, a theoretical machine-learning researcher, discussed how organizations can cultivate a "risk aware culture," by focusing on mapping, measuring, managing, and governing risks.

They covered roles and responsibilities across the AI cycle, understanding potentially harmful bias in AI, and practical strategies for mitigating bias across the AI cycle. The webinar allowed live attendees to meet the USQS annual bias education requirement. A replay is available on [Academy Learning](#). ▲

CASUALTY NEWS



Webinar Covers Commercial Markets

THE COMMERCIAL LIABILITY TASK FORCE held a Dec. 2 webinar, [Commercial Liability Survey of the Market](#), featuring Chairperson Bill Finn, who moderated, Vice Chairperson Dawn Fowle, and other task force members. For more, read a Q&A with Finn and Fowle on the new task force in the Summer [Casualty Quarterly](#), and watch a replay on [Academy Learning](#). ▲

Read more—for the latest updates on the Academy's P/C-practice work, visit the [Casualty Public Policy page](#).

25 Years of ‘The Code’

JAN. 1 WILL MARK 25 YEARS since the current [Code of Professional Conduct](#) took effect. The Code is fundamental to actuarial professionalism in the United States: Because all five actuarial organizations—the Academy, Casualty Actuarial Society (CAS), Conference of Consulting Actuaries, American Society of Enrolled Actuaries, and Society of Actuaries (SOA)—have adopted it, actuaries who are members of any one of those organizations are subject to the Code and thus to the [Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States](#) (USQS); the [actuarial standards of practice](#) (ASOPs), adopted by the Actuarial Standards Board; and the counseling and discipline processes of the [Actuarial Board for Counseling and Discipline](#) (ABCD).

To kick off a year-long series looking at the Code, “Professionalism Counts” interviewed Academy Past President Ken Kent (2022–2023), who served on the committee that drafted the Code and is chairperson of the Joint Committee on the Code of Professional Conduct.

Why is it important to have one Code for the whole profession?

Before our single code was adopted, each of the five organizations had a code of conduct. However, even small differences in the description of our ethical obligations can result in different interpretations by each organization. In addition, it would be difficult for a group like the ABCD to consider different codes when trying to reach consensus on whether an actuary had strayed from their ethical obligations. Having multiple codes of ethical conduct could also be a source of confusion and concern among the public.

For all these reasons, fundamental ethical obligations should be the same for all actuaries.

What is the Code’s role in self-regulation?

Our Code clearly and concisely defines how each of us as actuaries must act to protect ourselves and our profession’s reputation. It only takes a few bad actors to impact all of us.

Right at the beginning of the Code, Precept 1 calls on all of us to act honestly and with integrity. By maintaining a high standard of honesty and integrity, we maintain trust among ourselves, those reliant on our opinions, and the public. Actuaries who embrace the Code strengthen the profession and contribute to our ability to be self-regulated.

How has the profession changed since 2001 and why is the Code still important today?

Changes over the last 25 years in insurance and technology have increased opportunities for actuaries, including

in non-traditional areas. Despite these changes, including the advent of artificial intelligence, the Code remains relevant in defining how actuaries practice and their obligations to their employers and the public.

Have you ever faced a situation when you had to turn to the Code for support?

Many years ago, I had to report on three retirement systems that were partly funded by state reimbursement. The amount of the subsidies was based on the funded level of each fund, and I had inherited forms that had been used for many years to qualify for the state subsidy. I fell into the trap of signing off on forms that were done just as they had been for years. However, the financial status of the three funds had changed such that the regulations required a different way to report, which impacted the level of reimbursement.

The filings were wrong, and they were submitted under my signature.

Recognizing that you’ve made a mistake that will impact your relationship with a client and employer creates a deep distressing feeling, which anyone who has had a similar experience can relate to. It was clear to me that I had an obligation to disclose the mistake. When I did so, I discovered that sharing my findings was not just an unpleasant obligation, but the first step in resolving those feelings. In such a situation, meeting your Precept 1 obligation of honesty is your first call for help and the beginning of the path to a good night’s sleep. At the time, I had a mentor who advised me that “[Stuff] happens, and reconciling the issues is part of the work we perform.”

Actuaries work with complex analyses, and occasional mistakes and differences of opinion are inevitable. Complying with the Code in all situations allows us to maintain our responsibility to clients, employers, and the public—which is essential to maintaining our status as a self-regulating profession. ▲



HEC Releases First ‘Broadening the Focus’ Issue Brief

THE HEALTH EQUITY COMMITTEE released [Perspectives on Return on Investment](#), the first issue brief in its “Broadening the Focus: Evaluating Health Care Programs” series. The issue brief provides results from interviews conducted with subject matter experts related to health care program evaluations, with a focus on advantages and disadvantages of traditional financial return on investment (ROI) metrics. Using outputs from these interviews, stakeholder discussions, and other feedback, the committee will draft a holistic principles-based framework to support evaluating health care programs for release in spring 2026. ▲

BROADENING THE FOCUS: Evaluating Health Care Programs

ISSUE BRIEF #1: Perspectives on Return on Investment

DECEMBER 2025

Read more—For the latest updates on the Academy’s health practice work, visit the [Health Public Policy page](#).

LIFE NEWS



Subcommittee Releases ILVA/RILA Policy Paper

THE INDEX-LINKED Variable Annuity Subcommittee, part of the Life Products Committee, released a policy paper, [Index-Linked Variable Annuity \(ILVA\)/Registered Index-Linked Annuity \(RILA\)](#), which presents a description of definitions, relevant product considerations, and practices believed to be commonly used by actuaries employed by life insurance companies issuing RILA/ILVA products. ▲

Webinar Covers PBR & VM-31

A DEC. 12 LIFE WEBINAR, [PBR: VM-31 as Seen by Regulators](#), was the annual conversation highlighting principle-based reserving (PBR) reports, VM-31, and more from a regulatory perspective. Moderated by Thomas Reedy and featuring regulators from four states, a replay is available on [Academy Learning](#). ▲

NEW LIFE VOLUNTEER POSITIONS/ROLES

- ➔ **Janelle Kern** is vice chairperson of the Life GAAP Reporting Committee.
- ➔ **Elizabeth Keith** joined the Life Products Committee.

Life Webinars Set for January

MARK YOUR CALENDAR for two January life webinars, to kick off 2026 with continuing education (CE) opportunities:

Jan. 13: [Refining US GAAP for Long-Duration Insurance Contracts](#)—This webinar, featuring Chairperson Leonard Reback and other members of the Life GAAP Reporting Committee, will focus on the committee’s recent public comment to the Financial Accounting Standards Board on where US GAAP accounting for long-duration insurance contracts needs improvement.

Jan. 21: [Ensuring Fairness in Life Insurance Underwriting: A Governance Checklist](#)—Presenters from the Life Underwriting and Risk Classification Subcommittee will discuss issues related to the recently released [life governance checklist](#). Subcommittee member David Schraub will moderate. ▲

LIFE NEWS IN BRIEF

The C-1 Subcommittee [presented an update](#) on CLO C-1 factors modeling to the NAIC’s Risk-Based Capital Investment Risk and Evaluation (E) Working Group.

The Annuity Reserves and Capital Subcommittee sent a [comment letter](#) to LATF’s VM-22 Subgroup on VM-22 Settlement Options. ▲

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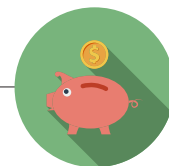
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RETIREMENT NEWS



Webinar Covers Capital Markets

IN THE DEC. 16 [Capital Markets: What Now?](#) webinar, Pension Committee presenters addressed how uncertainties such as rising federal debt, demographic shifts, slowing globalization, and technological change add complexity to the market outlook. Watch a replay on [Academy Learning](#). ▲▲

RETIREMENT NEWS IN BRIEF

A policy paper, [An Actuarial Perspective on the 2025 Social Security Trustees Report](#), covers highlights of the annual trustees' report released earlier this year. ▲▲

Read more—For the latest updates on the Academy's retirement practice work, visit the [Retirement Public Policy page](#).

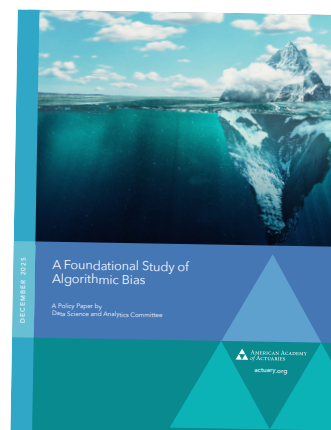
RISK MANAGEMENT & FINANCIAL REPORTING NEWS



DSAC Paper Examines Algorithmic Bias

A DATA SCIENCE AND ANALYTICS COMMITTEE (DSAC) policy paper, [A Foundational Study of Algorithmic Bias](#), examines the types of biases that can be unintentionally embedded within the algorithms that drive machine-learning and AI systems. The paper notes that at its core, actuarial work revolves around accurate risk quantification and fair pricing, so the potential for algorithmic bias continues to be a growing concern. ▲▲

Read more—for the latest updates from the Risk Management and Financial Reporting Council (RMFRC), visit the [RMFRC Public Policy page](#).



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