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After graduating Westfield in 2014, I took an entry-level actuarial position, in Cleveland Ohio. For two years, I worked for the non-standard auto division of a major insurance company. For about two years I did a lot of standard entry-level P&C (property and casualty) actuarial work. Most of the job was very procedural, but occasionally I was given the opportunity to solve unique problems creatively. Most of the math that I utilized in this position was either used for visualizing actuarial concepts or took the form of computer code (SAS, SQL, and advanced Excel).

After two years, the company decided slowly end their non-standard auto division, so I decided to start looking for jobs elsewhere. I was immediately surprised at how much difference two years of experience made in the job market. I had to apply to over a hundred positions in 2014, and I only received a few “call-backs”. With almost two years of experience on my resume, I was averaging about a 50% call-back rate.

Eventually I accepted a position at a Pet Health Insurance company, and it seems like a great fit. In the new position I use a lot more math and problem solving skills. I even had the chance to teach some math, in the form of training videos for the customer service reps. I also had the chance to build my own SQL programs that would calculate premiums changes at renewal, validate in-force premiums, estimate rate revision impacts, and estimate indicated rate changes. Additionally, I manage a logic/rule based program that we use to determine premiums (and other things) and a strange document generating program. I don't do the same stuff that I did at my

previous job because the actuarial team working for our underwriters do that, but I use my experience to scrutinize their work and interpret it for our management team.

There are three very important lessons that I have learned from the past three years. The first lesson is to be persistent when applying for the job that you want. Most people will say that you need experience to get experience, because nobody wants to hire someone without experience. But if you fill out enough applications, you will find someone who is willing to take a chance. Then, once you have even a tiny bit of experience, you will find it easier to move around in that industry. The second lesson that I learned is that work culture matters a lot. The culture at first job that I had after graduating wasn't bad, but that was mostly because it didn't even exist. People rarely interacted with each other in person, there was very little chatting, and no one was friends outside of work. Even though this provided a very quiet and serene office environment, I didn't realize how much I was missing until started working somewhere else. Also, you should find a work culture that fits **you** and not what someone else seems to like. The third lesson that I learned is to investigate the company's financial situation before you accept the position.